

NORTH CAROLINA STATE  
FIREMEN'S ASSOCIATION

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Asheville, July 13-16, 1925



PROCEEDINGS  
OF THE  
Thirty-Eighth Annual  
Convention and  
TOURNAMENT

OF THE  
North Carolina State  
Firemen's Association

HELD AT  
ASHEVILLE

July 13-16, 1925

## *Executive Committee*

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*President*

*First Vice President*

*Secretary*

*Treasurer*

*Statistician*



# OFFICERS OF THE NORTH CAROLINA STATE FIREMEN'S ASSOCIATION

Year.	President.	Vice Presidents	Secretaary	Treasurer	Statistician	Place of Meeting.
1888	C. D. Benbow	J. D. McNeill	E. B. Englehard	F. H. Vogler	H. J. Elam	Greensboro
1889	E. B. Engelhard	Albert Kramer	H. J. Elam	C. G. Bradley	T. W. Blake	Raleigh
1890	H. E. Heartt	G. S. Powell, J. D. McNeill	J. W. Griffith	C. G. Bradley	T. W. Blake	Charlotte
1891	T. A. Green	J. S. McNeill, E. G. Parmele	J. W. Griffith	J. W. Griffith	F. H. Vogler	Durham
1892	T. A. Green	G. S. Parmele, F. H. Vogler	J. W. Griffith	J. W. Griffith	W. C. Craft	Asheville
1893	T. A. Green	E. G. Parmele, J. W. Griffith	J. W. Griffith	J. W. Griffith	W. C. Craft	Wilmington
1894	Jas. D. McNeill	E. G. Parmele, J. W. Griffith	J. W. Griffith	J. W. Griffith	B. T. Emerson	Winston-Salem
1895	Jas. D. McNeill	E. G. Parmele, J. W. Griffith	J. W. Griffith	T. A. Green	B. T. Emerson	New Berne
1896	Jas. D. McNeill	E. G. Parmele, J. W. Griffith	J. W. Griffith	T. A. Green	B. T. Emerson	Salisbury
1897	Jas. D. McNeill	E. G. Parmele, J. W. Griffith	J. W. Griffith	T. A. Green	M. V. P. Capps	Fayetteville
1898	Jas. D. McNeill	J. J. Stone, C. I. Badger	J. W. Griffith	T. A. Green	L. J. Taylor	Goldsboro
1899	Jas. D. McNeill	H. L. Riggins, W. S. Orr	W. C. Von Glahn	T. A. Green	L. J. Taylor	Greensboro
1900	Jas. D. McNeill	H. L. Riggins, W. S. Orr	W. C. Von Glahn	T. A. Green	L. J. Taylor	Wilmington
1901	Jas. D. McNeill	H. L. Riggins, W. S. Orr	W. C. Von Glahn	T. A. Green	L. J. Taylor	Charlotte
1902	Jas. D. McNeill	W. S. Orr, A. H. Boyden	W. C. Von Glahn	T. A. Green	L. J. Taylor	Raleigh
1903	Jas. D. McNeill	A. H. Boyden, R. D. Douglass	W. C. Von Glahn	T. A. Green	C. Schnibben	Durham
1904	Jas. D. McNeill	A. H. Boyden, R. D. Douglass	W. C. Von Glahn	T. A. Green	L. H. Lumsden	Salisbury
1905	Jas. D. McNeill	A. H. Boyden, R. D. Douglass	W. C. Von Glahn	T. A. Green	L. H. Lumsden	Winston-Salem
1906	Jas. D. McNeill	A. H. Boyden, J. F. Madrey	W. C. Von Glahn	R. C. Taylor	L. H. Lumsden	Asheville
1907	Jas. D. McNeill	A. H. Boyden, J. F. Madrey	W. C. Von Glahn	R. C. Taylor	W. P. Monroe	Wilmington
1908	Jas. D. McNeill	A. H. Boyden, J. F. Madrey	W. C. Von Glahn	R. C. Taylor	W. P. Monroe	Wilmington
1909	Jas. D. McNeill	A. H. Boyden, C. U. Harris	W. C. Von Glahn	R. C. Taylor	W. P. Monroe	Asheville
1910	Jas. D. McNeill	A. H. Boyden, S. G. Bernard	Jno. L. Miller	R. C. Taylor	M. S. Davis	New Berne
1911	Jas. D. McNeill	A. H. Boyden, W. S. Orr	Jno. L. Miller	R. C. Taylor	M. S. Davis	Charlotte
1912	Jas. D. McNeill	A. H. Boyden, A. M. Clark	Jno. L. Miller	R. C. Taylor	M. S. Davis	Fayetteville
1913	Jas. D. McNeill	A. H. Boyden, A. M. Clark	Jno. L. Miller	R. C. Taylor	M. S. Davis	Charlotte
1914	Jas. D. McNeill	A. H. Boyden, A. M. Clark	Jno. L. Miller	R. C. Taylor	M. S. Davis	Fayetteville
1915	Jas. D. McNeill	A. H. Boyden, A. M. Clark	Jno. L. Miller	R. C. Taylor	M. S. Davis	Charlotte
1916	Jas. D. McNeill	A. H. Boyden, A. M. Clark	Jno. L. Miller	R. C. Taylor	M. S. Davis	Fayetteville
1917	Jas. D. McNeill	A. H. Boyden, J. H. Wood	Jno. L. Miller	R. C. Taylor	M. S. Davis	Charlotte
1918	Jas. D. McNeill	A. H. Boyden, J. H. Wood	Jno. L. Miller	R. C. Taylor	M. S. Davis	Wilmington
1919	Jas. D. McNeill	A. H. Boyden, J. H. Wood	Jno. L. Miller	R. C. Taylor	M. S. Davis	Winston-Salem
1920	J. H. Wood	A. H. Boyden, J. H. Wood	Jno. L. Miller	R. C. Taylor	M. S. Davis	New Berne
1921	J. H. Wood	J. L. Foister, C. D. Farmer	Jno. L. Miller	R. C. Taylor	M. S. Davis	Raleigh
1922	J. H. Wood	J. L. Foister, C. D. Farmer	Jno. L. Miller	R. C. Taylor	M. S. Davis	Morehead City
1923	J. L. Foister	J. L. Foister, C. D. Farmer	Jno. L. Miller	R. C. Taylor	M. S. Davis	Wrightsville Beach
1924	F. W. Bennett	A. B. Horney, A. L. Duckett	Jno. L. Miller	R. C. Taylor	M. S. Davis	Asheville
1925	A. B. Horney	A. L. Duckett	Jno. L. Miller	R. C. Taylor	M. S. Davis	Asheville

## ORDER OF BUSINESS

1. Call to order.
2. Presentation of Credentials.
3. Appointment of Credentials Committee.
4. Read the Minutes of the Previous Meetings.
5. Collection of Dues.
6. Report of Officers and Committees.
7. Report of Board of Trustees.
8. Miscellaneous Business.
9. Memorial Service.
10. Election of Officers.
11. Unfinished Business.
12. Adjournment.

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## HONORARY MEMBERS

Geo. G. Summing, Secretary Virginia State Firemen's  
Assoiciation, Portsmouth, Va.  
Hon. J. L. King, Greensboro, N. C.  
Hon. J. J. Nelson, Greensboro, N. C.  
Hon. F. S. Cook, Fayetteville, N. C.  
Miss Lillian Brown, Greensboro, N. C.  
Miss Laura Deal, New Bern, N. C.  
Hon. H. L. Peterson, Goldsboro, N. C.  
S. S. Fishplate, Wilmington, N. C.  
Miss Bessie McNeill, Fayetteville, N. C.  
B. J. Swinson, Charlotte, N. C.  
Rev. Donald McIver, Burlington, N. C.  
Hon. Stacy W. Wade, Raleigh, N. C.  
Hon. T. Alfred Fleming, New York, N. Y.  
Hon. John J. McMahon, Columbia, S. C.  
Capt. W. B. Orr, Charlotte, N. C.  
Capt. Bill Cody, Atlanta, Ga.  
Sam Boyd, Knoxville, Tenn.  
W. D. Brosnan, Albany, Ga.  
W. C. Cummings, Atlanta, Ga.

## PRESIDENT EMERITUS

Hon. Jas. D. McNeill, Fayetteville, 1920.  
Col. Jas. H. Wood, Asheville, 1923.

## VICE PRESIDENT EMERITUS

Col. A. H. Boyden, Salisbury, 1920.

## PROCEEDINGS

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The opening session of the Thirty-eighth Annual Convention of the North Carolina State Firemen's Association was called to order at 10:30 A. M., July 14, 1925, by Frank W. Bennett, President, in the Convention Hall of the Battery Park Hotel, Asheville, North Carolina.

President Bennett:

Ladies and Gentlemen: It is my pleasure and privilege to call to order this the thirty-eighth annual convention of the North Carolina State Firemen's Association.

The first thing in order on our programme today is the song "America," and it is with regret that I have to announce that the leader of the High School Orchestra is sick and won't be able to be with us, but we have instead, Miss Eason, of Asheville, who will lead us in the first verse of "America."

Convention rises, singing "America."

President Bennett: I will ask you to remain standing while Dr. Ashley Chappell of Asheville, asks the invocation upon us here today.

Dr. Ashley Chappell:

Our gracious and Heavenly Father! We come to Thee because Thou art necessary to the longings of our hearts, for Thou art the God of us all. Thou art not mindful of our factions, but Thou art mindful of our heart throbs. Some of us work in different capacities, but God touches every side of life and He is the Father of every experience and is interested in all the affairs of men. And, our Father, while some of us work in search of the necessities and comforts of life, others are protecting our interests, guarding our streets and homes and generally taking care of those who need their help, and we thank Thee that Thy sympathy and consideration and love are as great towards those of us at our posts of duty as it is to those who bow at the altars of the holy places, and this morning we ask that Thou answer the longings and prayers of every member of this audience, and we pray



that Thy answers will be to the men who protect our homes from the ravages of fire, and we pray that Thy arms of protection are about them. Bless this convention and all the men and women concerned in it and bless their homes and help them with thy guidance and care. Our Father, we ask for Thy blessings on this Convention in Jesus' name, Amen.

President Bennett:

The next in order on our programme is the address of Welcome by Hon. John H. Cathey, Mayor of Asheville.

Mayor John H. Cathey:

Mr. Chairman, Ladies and Gentlemen: I was introduced to these gentlemen this morning as being from North Carolina (To President Bennett) but I expect you are a Yankee, because no one but a yankee calls me Cathey. I was in the United States Army once upon a time and a Dutch First Sergeant insisted upon calling my name wrong, and when he would call my name, I would stand as stiff as a ramrod, and then he would get very angry, but I never could get that Dutchman to call me Cathey.

I think it is wrong of you gentlemen to ask me to give the address of welcome today, since I am just twenty-four hours from "Chasing Rainbows" in Europe. The Chamber of Commerce sent me to Belgium to represent them and I have to make a report to them tonight.

But it does give me extreme pleasure to make my first appearance before the firemen of the State of North Carolina, because for ten years I was a member of the Asheville Fire Department, and I would have been a member yet had I not taken unto myself a wife, and thereby been blessed with twins. (Applause.) It's a question whether any man ever yet arrived at the age of discretion, but I think I have arrived at that age and I thought it the better part of valor to resign in order to be able to protect my twins, and then look to you others to protect my home, since.

For the benefit of those of you who may at some time be given the privilege of going across the water, I want you to take it from me that the motto "See America first," should be changed to "See Europe first," and then you will appreciate America. And then I would change it a little further and say, "See and know North Carolina (Applause,) because I found out on the boat going over and again on the boat coming back, (and in each case we had them on board from Maine to Texas and from Oregon to



Florida) that the minute you mention North Carolina they know about our good roads and good schools, and the further fact that we are about ninety-eight per cent Anglo Saxon. (Applause.)

I know you firemen won't take exception to this, and also I know the ladies won't: after you know North Carolina, you haven't completed it until you know Asheville. Now, why don't you applaud as much for that as you did for the other things I mentioned. You know I have had the pleasure of living in Charlotte four years, and I call that my second home, and I had the pleasure not long ago of giving the address before the Daughters of the American Revolution and the Chairman made the mistake of introducing me as the Mayor of the most progressive City in North Carolina. It suited me exactly, but it is the first time I have ever known Charlotte to admit it. (Applause.)

There have been more crimes committed in the name of address-  
es of welcome than any others, except of, course, that long-suffer-  
ing Fourth of July. Now, you boys all know you are welcome to Asheville. It gives me great pleasure to welcome you and your lady friends, and please get the habit of coming to see us again.

President Bennett:

Mr. Cathey: I assure you we appreciate those kind words of welcome, and I am sure we will all enjoy our visit to Asheville.

We will now have some music by the Asheville Quartette, which I know we will all take great pleasure in hearing, music always being highly appreciated by us all here.

Music: Quartette, H. B. Eason, W. M. Hunt, G. A. Hartrick, J. B. McIntosh.

President Bennett: It is needless to repeat that we enjoyed the quartette and the music just rendered by it.

The next thing in order on our programme is the response to the address of welcome by Hon. John H. Cathey, which will be made by Mr. Sherwood Brockwell, and in return Mr. Brockwell will introduce to you gentlemen one of our distinguished visitors of today.

Mr. Sherwood Brockwell:

Mr. President, Ladies and Gentlemen:

How would you like to have to come over here and talk after hearing those boys sing? I rode up here to Asheville from Raleigh with a nice speech all prepared, and here you have those

boys singing for us, which breaks up all my pretty speech. Then, here we have a mayor who makes us an address of welcome, which is the best address of its kind that I ever heard at one of our conventions, and to cap it all, here comes President Bennett pronouncing Mr. Cathey's name wrong.

I am, indeed, sorry that our President made such a flagrant mistake in the pronunciation of Mayor Cathey's name calling him Cathey, instead of Cathey. I suggest that to avoid such mistakes in the future, the Mayor quit lisping take the th out and put the "s" back where it belongs, and let the Irish predominate.

Another thing, the man stands up here and tells you he has been all about, been to Europe, been in the Asheville Fire Department, lived in Charlotte for four years and still lives to tell about it. (Applause.) Then he gets married and has twins. I tell you, boys, I think he is qualified for anything. (Applause.)

Now, then, to get serious. I was in Rocky Mount not long ago, and they sure have got a lot of publicity over there. They have what they call a June German over there, have been holding it for years. Well, they held it not so long ago, and had a big, old time over there—the preachers have been talking about the June German ever since. They also have what they call the June German Colorades. I noticed one old sister over there who weighs about 396 pounds. All the couples were out there on the floor dancing about and enjoying themselves—and this sister was there all right as to everything, and in her stocking feet, but she couldn't seem to get a partner to dance with. So, I went over and asked her how was it she looked so pale, and she said, "I come clean with you Mr. Brockwell, I can't get any pleasure out of going around like the other women here, I can't get any kick out of smoking, and drinking, and so I feel so unnecessary. Now, that's how I feel after making a response to an address of welcome.

The first firemen's convention I ever attended was over in Salisbury in 1896. That was the first I ever went to, and from that day to this there has never been anything connected with the firemen in North Carolina except that the firemen of Asheville were doing something. We learned of Asheville long ago through, Jeanerette, Cy Bernard, Jim Wood, Lon Duckett and all the others, and never once has there been a man in the Association to put up a voice of opposition to oppose Asheville when she asked for a convention. We know of Asheville as every North Carolinian does.

Now, for your benefit and that of those who are not firemen, I want you to know who we are. You have convention after convention coming here, but there never will be a convention of any kind that comes to Asheville which will represent so much of the life of North Carolina as this Association does. You can have your Doctors' convention; you can have your Rotarians, and professional men of all types—But, here is the answer to your address of welcome, the largest assemble of North Carolina firemen ever assembled in North Carolina. These men represent every walk in life. There is not a convention you can name in North Carolina, which has for its members men who touch on every line of business and progress. You will find among them men who have helped in every big building enterprise; you will find men who are leaders in every profession throughout the civilized world; you will find a president and a vice-president of the Fire Marshall's Association of America; you will find a Secretary of the Fire Marshalls, of America; you will find among them men who have made local history; you will find men who have made local history; you will find men who have made North Carolina what she is today. You will find men who have been recognized by the greatest fire fighting organizations in the world. You will find men who represent the wonderful progress being made today.

We all know Asheville, We love Asheville. We come here expecting Asheville treatment, and that's all that any sane man on earth could require. You will find in our group out there, boys who are out on their first trip, and you will find men who have been at the head of things for fifty, forty and thirty years. We are up here because we love to come to Asheville.

I want you to know that seated in front of you today are a set of men who make it possible for North Carolina to boast of the lowest fire loss ratio of any State so situated in the Union. (Applause.) I want you to know that the loss averages 10.27 as to 27.10 elsewhere, and the absolute responsibility of it all must be placed to the boys who sit in front of you today. You see the men who will travel Thursday on these fast wagons, even in their play taking their lives in their hands, risking their lives for you and the precious lives of your families. They are the boys who go out, never thinking of life and limb, men who, with their own loved ones in danger, go out with that same determined smile fighting fire that North Carolina cities and towns may prosper. That's the type of men who are visiting you today. In the old days, you would find the men would want to go to the towns that had the biggest saloons, but that's all changed now, I am

glad that is over. And also, there will be no more ringing of false alarms by the firemen, I can tell you that, for the men in this crowd realize the danger of that, and every man has pledged himself to you this morning to bring before you any man in Asheville who even talks about ringing any false fire alarms, because, if a man knows the danger of doing that, it is a fireman. I also know that those turned in last night were not by a fireman or a fireman's friend, for they, knowing the danger, will try to bring to justice anyone attempting to put in a false alarm.

I want to say one of the big turning points in the history of the tournament took place in 1906. The greatest number of competing teams that had ever competed did so in 1906, here in Asheville. That was the first touch of Asheville hospitality that we had experienced; they then changed that old spirit of fighting against one another for a measly prize, and since then the North Carolina firemen have fought for results and better rivalry and for the North Carolina Association of firemen to grow bigger and broader and better, and I attribute that in a great measure to the fact that you people in Asheville put that spirit into them. I think the spirit of Asheville has worked wonders in the Association as it stands in North Carolina. That is all I have to say in response to the wonderful address of welcome.

Now, boys, we are here, we are in the town that is known wherever there are civilized people. Let's be here this week above all enjoying ourselves; let's take the opportunity and try to take into our own hearts and souls and minds the greatness of a true, living God, as shown here by the magnificence of the mountains and His other works here all about us.

Up in Richmond some years ago it was my privilege and pleasure to place in nomination a Southern boy who had shown the world that he knew how to pull a plow. It was a long-drawn out four cornered fight, but before we got through North Carolina and Tennessee had joined hands and we elected that young man of 72, of Knoxville, Tennessee, Mr. Samuel Boyd.

Mr. Samuel Boyd:

Mr. President, Ladies and Gentlemen: My friend, Mr. Brockwell, complimented the Mayor on delivering a bluff address. Now, I am going to try to do likewise and make mine short. I am not a speaker and therefore, won't take up your time. I appreciate the privilege of being with you today. Somehow, I feel I am in Louisville, Ky., as we are going to have the National meeting there this year, and I don't think we will have a larger



gathering than you have here today, and it is certainly a compliment to North Carolina to have such a crowd of its firemen meeting in Convention.

After hearing that wonderful quartette my mind wandered back to a little town in Tennessee where they are having contention today and I just think that this crowd will see after this that no man ever came from a monkey.

I have never been here but once before, and that was years ago. I am delighted to be here among you today, but since hearing the Mayor and my friend, Brockwell, talk, I don't know but that I had better get out of this environment, and let a better speaker have the floor.

President Bennett:

I want to extend a welcome now, to Dr. R. J. Bateman, who will speak to us in memory of our departed members.

Rev. Dr. R. J. Bateman, Asheville N. C.:

Mr. Chairman, members of the North Carolina Firemen's Association: I had understood that my address was to be in memory of your departed brethren. I am going to ask the Secretary to call the names of the departed members not only that I may know just what to say, but that these men may take their places in our memories and enshrine themselves with us while we speak. I thing I should prefer speaking after the roll has been called:

(Roll call of the departed members by the Secretary.)

It seems to me very fitting that in the beginning of whatever festivities may eventuate, whatever contest may be had; whatever laurels may be won; that we shall begin not only with the vibrant and living spirits that are still with us, but by the enumeration of those who have passed from us. At this particular point our spirits arise above the convivialities and assemble around the altar of more serious thinking. At a moment like this accomplishments are resolved into dedications. I know of nothing that shall result so profitably to this body of men, representative as you are, than to have this roll call of those who have finished, so far as their own contact is concerned, with life's tasks. They set in motion these things for which humanity lives and have passed them on to us as a never-failing legacy, and it is in the memory of these I have been asked to say these words today.

Gentlemen, every age is known by the type of friendships which it produces. Any age which does not produce the spirit of comradeship will sound the beginning of social degeneracy, when those

men will no longer live in the garden of our thinking, that day and that period of social life begins a degeneracy which would wreck any nation. The story of Damon and Pythias may be a story of history, but I ask you to recall that it is an emblem of manhood at its finest, of valor beyond compromise, of service without praise, of vitality that dares even unto death.

The thing that makes your organization great today is not the business that you have set to yourself, but the discovery of a comradeship that has set life at its finest. Comradeship, therefore, is on a high social plane. So you made the call of the names of these departments. Across this State from where these mountains lift their brow up to the clouds to where the extending planes of the east are laved by the Atlantic, across this great State these names come, every community that is called upon makes its contribution to this roll call. So this morning this meeting would be an unfinished one, gentlemen if you did not pay this tribute to your comrades. You do not wait until the end but you take it at this morning, at its freshest, and so, in this first meeting we shall call the roll of our comrades and say that they shall sit among us and wear the laurels of inspiration. \* \* \*

Comradeship, friendship, is the ability of two individuals, first that can impart a nobility, and another that can discover a nobility and the unity of these principles make for comradeship. Friendship is produced by the highest elements of human nature, and they come into such trustful relationship, and we call it friend, for want of another and better term.

I know of no better men than these men, many of them without hope of reward, who will fight daily and nightly if it will save their community. \* \* \* And about this spirit these men have assembled. Very little, probably, has been said in history of the character of Alcibiades. We know that he was rich, and also we know that he was gregarious. We know that he was an indulgent man \* \* \* and when Socrates goes to drink the hemlock \* \* \* the spirit of Alcibiades is subdued because his friend has touched the high cord of human immortality and died that he might not deny it. \* \* \* Lives at least one expression of nobility and that expression is written in his friendship for a noble man.

I know that these men arose and in the counsels of your organization proved themselves worthy of their trust, I know that they carry in their wake experiences which you have had with them, and in which you both mingled which would show that there was an unwavering valor, an untrembling courage, that they were like a king who wears a crown. It was there, in their hearts, a part

of their characteristics, which is now their unfailing reward that you have in your heart and as we gather here make their inspiration yours. It is about altars like this that manhood rededicates itself to the over excellence, and that alone lives: it is in pursuits like this that the sordidness is burned out of our spirits: it is in places like this that we learn the things that are beyond the purchase of gold and silver, and they are, courage, valor, character, service each man for the other. And these are the men who have answered that call full many an hour, by day and by dark, in sun-fight and in storm, for friend and for foe alike,—and the highest service in the world knows no friend or foe—and this service across this great country has brought together men whose excellence of spirit and whose defiant spirit of brotherhood has gone as gladly forth to extinguish the flames of his competitor as those above his own roof. No man can go with this spark blazing in his being without there is royalty in him. This challenge of chivalry will form a benediction like a golden dew at morning, or even shadow.

This last word—it is moments like this that cause us to remember that life's way is not taken alone—we go and come in company. We go in consort of friendship. We go in calm assurance that "my brother marches at my side." I do not know a finer term in all the world than that word, friendship. You know Jesus said, "I call you not servants, I call you friends, for the servant knoweth not what it's Lord doeth—I call you friends."

The things that have gone and now seem cold speak back to us only to proclaim that as long as friendship lives the spirit. \* \* We none of us shall walk alone. My son and yours will walk hand in hand as they come to the crossroads,—shall live as God lives and in its living shall enrich the world, make the world brighter. They shall make us forget the weeds and the brambles that grow by our way. They shall not only be blooming as fragrant flowers, but these same shrubs shall grow into the fruit, the fruit from which your soul and mine feeds, for what man is that who would journey one day without his friend. In the bosoms of our family we pick our friends \* \* and thus in the enlarging circle do we strengthen each other by the touch of friendship's hands.

The world will be a blight, society will be degenerate when we cease to grow comradeship and love for each other. Men cannot hate who learn each other, if without prejudice we come and discover him. There is enough excellence in any character if we can search deep enough.

So, this morning, as we sit together in this beautiful city,

lofty, up among the clouds, above the miasma of the low lands, do we gather, with every prejudice subdued, with our highest efforts and our holiest plans rising up to the altar of our determination. I summon you to your sweetest and holiest living for the most valiant fight, for that has not been had yet, and these men who are gone remind us that this conclave shall one day be called and our names shall be read, and one of our comrades shall answer for us when we are no longer able to answer for ourselves. \* \* \*

The assurance of this roll call for me and you will inspire and encourage and consecrate and glorify your manhood into its holiest discharge of its loftiest effort, and while we hold our vigil may we remember that our spirit shall be subject to this revue. And may our lives, when ended, prove an inspiration and a benediction to others who follow us, and may these names that have been read today stay in our memory as an inspiration to us.

I pronounce our appreciation, our deep and reverent memory and our eternal emulation for every virtue of those who have served and gone.

Solo—By Mr. Frank Hill.

President Bennett:

This concludes our memorial service, and now we come to the appointment of our Credentials Committee. And I will ask those gentlemen whose names I will call to remain for a while with our Secretary.

#### Credentials Committee.

C. A. Shelton, Mount Airy  
J. H. McClellan, Mooresville  
Louis F. Hicks, Raleigh  
W. H. Scott, Kinston  
H. L. Aldrige, Southport.

Chief Duckett, Asheville:

I want to call the attention of the ladies to the programme for this afternoon. The ladies on the Committee for entertainment ask that you meet them in the lobby of the hotel not later than 2:30 for the entertainment of the afternoon. And we would ask you gentlemen who have ladies with you to have them meet you here so that they can get away at 2:30 for the events that have been planned for this afternoon.

At the close of this session the official picture of this convention



will be made in front of the hotel, and I would suggest and urge that all of the members of this Association, including the ladies, will assemble out in front of the hotel as quickly as you can. Go down there as a favor to us and stand while we get this picture made, and we won't detain you but a very few moments. I will also ask the officials of this Association to get down there quickly.

Hon. Stacy W. Wade, Insurance Commissioner:

As an associate member of this organization I move that we extend to Dr. Bateman a rising vote of thanks for the wonderful memorial address he made before us today. Motion seconded, and carried by the rising vote of the Association.

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#### AFTERNOON SESSION—Tuesday, July 14, 1925.

Meeting called to order by President Bennett at 1:30 P. M., Tuesday, July 14, 1925, to resume the business of the meeting.

President Bennett:

The first order of business on our programme for the afternoon is the report of the Credential Committee; the chairman will now report.

(Reading of the report of the Credential Committee by Secretary Miller.)

Secretary Miller:

We find that credentials are in for 137 companies and that 39 are not yet in.

Motion made and seconded that the report be read at Wednesday's session.

Suggestion made by the Chairman of the Credentials Committee that if anyone has come in since the report was handed in with any credentials that they be allowed to present them to the Secretary of the Association before the report is put on record. Motion made to this effect, seconded and carried.

President Bennett:

Gentlemen: Our next order of business is the reading of the reports of the officers, that of your President coming first in order.

(Reading of the President's Report.)

## PRESIDENT'S REPORT

To the Officers and Members of the N. C. F. A.

I herewith present my report for the year as President,

### Introduction:

Following the instructions and desires of this convention as expressed in the 1924 meeting, a meeting of the Executive Committee was held in Raleigh October 17th, 1924 for the purpose of perfecting plans for placing before the General Assembly a bill for the purpose of recodifying and clarifying the laws regarding the North Carolina Firemen's Association.

The Executive Committee after general discussion and deliberation instructed the Secretary to obtain the services of Hon. L. T. Hartsell, Concord, N. C., and Hon. John G. Lewis, Statesville, N. C., in recodifying and rearranging the laws and this these gentlemen did to the satisfaction of the Committee.

The bill as prepared by these gentlemen was submitted to the Executive Committee which met in Raleigh on January 24th, 1925. The bill with slight changes, deemed expedient by the Committee, was presented through the Legislative Committee to the General Assembly and subsequently enacted into a law.

The Committee was materially assisted in this important work by Messrs. J. D. McNeill, Stacy W. Wade, J. C. Kesler, W. H. Palmer, J. L. Foister and representatives of the Insurance Department.

The progress of the bill required a return trip to Raleigh by the President and Secretary and Capt. J. D. McNeill during the month of February.

During the Session of the General Assembly a bill was presented by legislators from Buncombe County, which if enacted, would have involved the North Carolina Firemen's Association, and after reviewing a copy of the bill which had received favorable report and passed the lower house, a special meeting of the Executive Committee was called and this Committee assisted by Messrs. J. D. McNeill, A. L. Duckett, Stacy W. Wade, Sherwood Brockwell, J. C. Kesler, Chas. U. Harris and others appeared before the Senate Committee and asked that the bill be defeated. This was done.

Since the adjournment of the North Carolina Firemen's Asso-

ciation at Hight Point, it has been a pleasure and privilege as President of your Association to have visited the following Departments in the interest of the Association—Rocky Mount, Tarboro, Wilson, Nashville, Farmville, Raleigh, Dunn, Chapel Hill, Greensboro, Mebane, Concord, Charlotte, Asheville, Statesville, Mooresville, Salisbury and High Point.

Invitations to address many Departments and civic organizations were with regret declined owing to the great demand made on my time on account of the building program and Department improvement in Durham.

As President of the North Carolina Firemen's Association, I deem it my duty to commend the work before the last General Assembly in an effort to reduce the terrific fire risk which exists in the public and private hospitals in North Carolina, especially the State Hospitals for the Insane, and feel that the State has benefitted by the portrayal of the conditions which exist in these places with reference to fire danger.

I believe that one fact alone; that out of 87 buildings used for hospitals in North Carolina there were 9 destructive fires in 1924, three of these being totally destroyed and one carrying with it three human lives, should command the consideration of every intelligent citizen of North Carolina, and I recommend that a committee be appointed by the Association to obtain necessary data pertaining to this important topic and present it, from this Association to His Excellency A. W. McLean with an idea of securing his influence in an effort to reduce this great risk so apparent to the Firemen of North Carolina.

Another point of danger which I deem imperative that I call to your attention, is the absolute absence of any regulation regarding garage buildings and gasoline storage plants in our present State Fire Waste Law and urge you as members of this Association to take this matter up with your city and town authorities in order that they may enact suitable ordinance to curb this great fire danger already existing in many of our cities and towns and growing at a rapid pace.

The revival of the Tournament feature has, in my opinion, been one of the greatest things the convention has done in recent years to create a friendly rivalry and healthy interest in fire fighting in this State but to many companies this has not made the proper appeal.

To create more interest in those companies which have been unable to participate in the tournament, I suggest that this Asso-

ciation offer a suitable trophy to the Department in the State making the most improvement in Fire Protection each year, the details to be worked out at this convention.

Another feature which I think would be highly beneficial would be a round table discussion at this and following meetings. Very few State Conventions can boast of the Nationally known men engaged in the fire service of America. There is hardly any fire problem any city or town can have which if discussed at this meeting would not receive intelligent handling.

I wonder if you fully realize that this Convention contains a former President of the National Firemen's Association, the President of the Fire Marshall's Asso., of America, the Secretary of the Fire Marshall's Asso., Vice-President of the Insurance Commissioner's Asso., of America, the former Chairman of the Exhibit Committee of the International Association of Fire Engineers, the Chairman of the Fire Department Co-operative Committee of the National Fire Protection Association, a member of the Joint Committee American Water Works Asso., and Fire Chief's Asso., three State Vice-Presidents of International Association of Fire Engineers and several others Nationally known as Fire Engineers.

Chief Whitener of our Association is to make one of the principal addresses before the International Association at Louisville in October.

Let's by all means use our own talent from our own members, recognized leaders throughout the country.

I have not made any suggestions in regard to the Firemen's Insurance Fund, this matter, in all probability, forming the bulk of the report of your worthy Secretary. It is, however, a great pleasure to me to know from a recent Insurance Department report that the Fraternal Insurance Feature of our Association is in fine shape, and you are to be congratulated on the splendid remarks made in behalf of your Secretary, who I know has given unstintedly of his time during the whole year in behalf of this line of our work. Many of the suggestions contained in the report are, I believe, well worthy of your consideration, and I know our interests will be the interest of the Insurance Commissioner, who has at all times been a champion and interested helper in our behalf.

In conclusion I desire to express my heartfelt gratitude to the officers and members of the Association for the courtesies shown and co-operation given. At no time during my tenure of office



have I made an appeal, and some of these have called for sacrifices, which has not been responded to with pleasure and dispatch.

It has indeed been a pleasure to have served you and I assure each and every one of you that so long as I may live there will always be that tender spot in my heart for the North Carolina Firemen's Association.

Frank W. Bennett,  
President N. C. F. A.

President Bennett:

Gentlemen, you have heard the report of your President. What is your pleasure as to what shall be done with it?

Motion made and seconded that the President's report be accepted, and made a part of the minutes of this meeting. Motion adopted.

President Bennett:

I would like to say to you, gentlemen, that if you see anything worthy of your attention which you think should be carried further that I suggest that a committee be appointed to go into it and see if there is anything worth while to be carried on. One of the things in which I am interested is to try to create an interest in the enlarging of our fire prevention apparatus. I am not interested in putting in a lot of fire alarm equipment, but that our firemen should test out fire preventive methods so as to enable us to have a smaller percentage of loss. To make the most of fire preventive work is my interest in making this report to you.

Now, if there is no discussion, we will have the report of our Secretary.

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### SECRETARY'S REPORT.

To the Officers and Members of the North Carolina State Firemen's Association:

Gentlemen: I herewith transmit to you my annual report as Secretary for the fiscal year ending June 30, 1925.

The membership consists of One hundred and sixty-nine organizations, in One hundred Six Cities and Towns as follows:

Albemarle,  
 Andrews, Asheboro,  
 Asheville, Ayden, Badin,  
 Beaufort, Belhaven, Benson, Biltmore,  
 Black Mountain, Brevard, Bryson City, Burlington,  
 Canton, Carthage, Chapel Hill, Charlotte, Cherryville  
 Clinton, Concord, Dunn, Durham, East Spencer, Edenton, Elizabeth  
 City, Elm City, Enfield, Fairmont, Farmville, Fayetteville, Forest  
 City, Franklinton, Fremont, Gastonia, Gibsonville, Goldsboro,  
 Graham, Greensboro, Greenville, Hamlet, Henderson, Henderson-  
 ville, Hickory, High Point, Kannapolis, Kernsville, Kings Moun-  
 tain, Kinston, Kenilworth, LaGrange, Lauringburg, Leaksville,  
 Lenoir, Lexington, Lillington, Littleton, Lincolnton, Louisburg,  
 Lumberton, Maiden, Marion, Maxton, Mebane, Monroe, Moores-  
 ville, Morehead City, Morganton, Murphy, Mount Airy, Mount  
 Olive, New Bern, Newton, North Wilkesboro, Oteen, Oxford, Ra-  
 leigh, Red Springs, Reidsville, Roanoke Rapids, Rockingham,  
 Rocky Mount, Rowland, Roxboro, Salisbury, Sanford,  
 Selma, Shelby, Smithfield, Southern Pines, South-  
 port, Spencer, Spencer (Shop,) Statesville,  
 Tarboro, Thomasville, Wadesboro, Wake  
 Forest, Warrenton, Washington,  
 Weaverville, Waynesville, Wendell,  
 Wilmington, Wilson, Winston-  
 Salem, Zebulon  
 1924.

Warrants issued on the General Fund during the year amount-  
 ing to \$3,096.34 are as follows:

July 17—	Styron, C. W., Statistician, Salary for 1 year....	\$ 75.00
	Horney, A. B. Chief, Entertaining Convention .....	500.00
30—	Foister, Jno. L., President, Salary, Expenses to High Point, Expenses attending conven- tion, Telephone and Expense Reel .....	59.87
Aug. 1—	Bennett, F. W., President, Expenses to 1924 convention .....	30.00
	Miller, Jno. L., Secretary, Starting races and Expenses to Convention .....	49.35
2—	Farrar, Jno. C., Treasurer, one-fourth of 5% Relief Fund .....	398.39
6—	Jacobs, Miss Hilda, Stenographer, Reporting convention 1924 and expenses to and from	

	convention .....	87.97
11—	Moore Jno. C., Two binders for Secretarys' office .....	7.28
16—	Schnibben, Chas., Treasurer, Expenses to Executive Committee meeting, Expenses to 1924 convention stationary and postage 12 months .....	62.71
Sept. 5—	Styron, C. W., Statistician, Expenses to 1924 convention and Stenographic work .....	44.90
	8—Lord & Meares, Premium on Treasurer's bond ....	37.50
15—	Bennett, F. W., President, Salary for quarter ending Sept. 30, 1924 .....	52.08
	Schnibben, Chas., Treasurer, Salary for quarter ending Sept. 30, 1924 .....	50.00
	Miller, Jno. L., Secretary, Salary for quarter ending Sept. 30, 1924, telegrams, files and postage .....	192.02
20—	The Concord Times, Printing 500 copies of proceedings of 1924 convention 112 pages .....	232.00
Oct. 7—	Concord Job Printery, 1,500 Envelopes 200 circular letters .....	15.25
Nov. 6—	Concord Job Printery, 1000 reports 150 circular letters .....	12.00
12—	Horney, A. B., 1st Vice-President, Expenses to Executive Committee meeting, Raleigh, Oct. 17, 1924 .....	5.00
15—	Southern Loan & Trust Co., One fireproof safe for Secretary's office .....	169.00
19—	Miller, Jno. L., Secretary Expenses to Executive Committee meeting, Raleigh Sept. 18, and Oct. 16, 1924 .....	46.00
Dec. 15—	Concord Job Printery, 1000 letter heads, 500 file cards and 100 markers .....	14.75
	Schnibben, Chas., Treasurer, Expenses to Executive Committee meeting Raleigh, Oct. 16, 1924....	13.54
	Bennett, F. W., President, Salary for quarter ending Dec. 31, 1924 .....	62.50
	Schnibben, Chas., Treasurer, salary for quarter ending Dec. 31, 1924 .....	50.00
	Miller, Jno. L., Secretary, Salary for quarter ending Dec. 31, 1924 and postage .....	155.00

1925

Jan. 4—Bennett, F. W., President, Expenses to Raleigh

	and Concord, Telephone calls and Telegrams.....	13.51
Feb.	3—Horney, A. B., 1st Vice-President, Expenses to Concord and Raleigh .....	13.00
	The Concord Times, Printing 100 copies 4 pages By-Laws and 100 letters .....	13.00
	5—Roll, Fred, Florist, Design for R. P. Andrews, Chapel Hill .....	10.00
	22—McNeill, Jas. D., Expenses of three trips to Raleigh 9 days, member Legislative Committee....	67.60
	26—Garner,, F. A., Florist, Design for B. M. Register Kinston .....	10.00
	27—Palmer, W. H., Expenses to Raleigh, Legislative Committee Member .....	34.46
	28—Foister, Jno. L., Expenses to Raleigh, Member Legislative Committee .....	3.40
March	4—Miller, Jno. L. Secretary, Expenses to Raleigh 1-26 and 3-1, 1925, Ledger, Copy of bill, Telegrams and Telephone .....	100.37
	5—Styron, C. W., Statistician, Expenses to Executive Committee meeting Raleigh, Jan. 26, 1925.....	18.34
	10—Bennett, F. W., President, Expenses to Executive Committee meeting and Telephone charges .....	21.30
	13—Kesler, J. C., Chairman Legislative Committee, Expenses and Telegrams while attending 1925 Legislature .....	89.61
	McNeill, Jas. D., Expenses Legislative Committee, Raleigh .....	11.20
	19—Pettner, Florist, Design for F. L. Stuttz .....	10.00
	20—Bennett, Frank W., President, Salary for quarter ending March 31, 1925 .....	62.50
	Schnibben, Chas., Treasurer, Salary for quarter ending March 31, 1925 .....	50.00
	Miller, Jno. L., Secretary, Salary for quarter ending March 31, 1925 .....	150.00
	30—Concord Job Printery, 1000 envelopes, 1000 4 page folder and 250 insert .....	17.00
May	1—Bennett, Frank W., President, Telephone calls February and March .....	10.05
	18—Lord & Meares, Premium on Treasurer's bond (\$5,000.00) .....	25.00
	21—Rehder, Will, Florist, Design for J. H. Litgen....	10.00
June	4—Bennett, Frank W., President, Expenses to and from Asheville, Arranging for 1925 convention	



and Tournament .....	32.95
6—Miller, Jno. L., Secretary, Expenses to and from Asheville and Burlington, Telegrams and Telephone .....	70.44
20—Bennett, Frank W., President, Salary for quarter ending June 30, 1925 .....	62.50
Schnibben, Chas., Treasurer, Salary for quarter ending June 30, 1925 .....	50.00
Miller, Jno. L., Secretary, Salary for quarter ending June 30, 1925 .....	150.00
Less Treasurer's Salary 1 year.....\$200.00	\$3,528.34
Less Printing Minutes 1924 ..... 232.00	432.00
Total expenditures for year .....	\$3,096.34

1924

Warrants have been issued on the Relief Fund, during the year, amounting to \$1,784.00 as follows:

Aug. 2—Swinson, B. J., Charlotte, Old Fireman and in destitute circumstances. By Order of the 1924 Convention .....	100.00
11—Idding, W. R., East Spencer, Injury in contest 1924 Tournament .....	84.00
Dec. 26—Housel, R. P., Kannapolis, Injury, Arm broken at Fire Oct. 30, 1924 .....	160.00
31—Head, James A., Accident of Dec. 4, 1924 .....	104.00

1925

Apr. 8—Fulp, Chas. W., Statesville, By Action of the 1924 Convention .....	400.00
15—Hill, J. F., Badin, Injury Feb. 11, 1925 .....	104.00
June 17—Fulp, Chas. W., Statesville, By action of the 1924 Convention .....	400.00
27—General Fund, Treasurer's salary 1 year .....	200.00
General Fund, Printing minutes 1924 convention .....	232.00
Total expenditures for year .....	\$1,784.00

We have collected during the year the following amounts from the per-capita tax, and the five per cent on the relief fund.

		Per-Capita	Relief Fund	
		1924	1925	1923
July 12—	Moffit, E. G., Sanford.....			7.59
	Earnhardt, S. A., E. Spencer..	2.50		
	Brown, W. A., Salisbury.....			29.35
	Wade, Marvin, Dunn.....			19.01
14—	Barrett, E. G., Kinston.....			26.57
26—	Womack, Francis, Reidsville..			13.91
	Arthur, G. L., Morehead City			4.49
	Giles, G. W., Marion.....			5.70
	Foy, E. C., Mount Airy.....			15.86
	Shuford, Jas. A., Lincolnton....			7.28
	Wootten, W. P., Hickory.....	1.50		
	Kissiah, H. C., Charlotte.....	1.50		
	Williamson, G. H., Fayetteville			28.46
Aug. 5—	Wallace, M. M., Charlotte.....	.50		
	Smith, E. B., Raleigh.....	.50		
14—	Spence, E. R., Elizabeth City			23.05
	Walton, W. E., Morganton....			10.52
	Kissiah, H. C., Charlotte.....	1.00		
	Alexander, A. H., Hickory....	.50		
29—	Ruffin, Wm. H., Louisburg.....			8.08
	Sugg, A. M., Spencer.....			4.03
Sept 16—	Moseley, J. N., Littleton.....	5.00		
25—	Kerlee, H. A., Black Mt.....	.50		
Oct. 27—	Wilfong, W. D., Hickory.....	1.00		
	Norris, W. C., Spencer (Shop)	.50		
Nov. 7—	Holmes, Jno. H., Winston-Salem	.50		
14—	Wilfong, W. D., Hickory.....	.50		
	Clarke, E. L., Greensboro.....	.50		
17—	Suttles, Mrs., Shelby.....			11.68
18—	Teague, R. E., Greensboro.....	.50		
Dec. 16—	Leavitt, C. F., Carthage.....		7.50	
	Clarke, E. L. Greensboro.....		2.50	
17—	Floyd, O. I., Fairmont.....		6.00	
	Adams, J. F., Leaksville.....	3.00		
22—	Kissaih, H. C., Charlotte.....		29.00	
	McCluer, Jas. H., Washington		39.00	
	Barrow, W. W., Clinton.....		10.50	
	McGlohon, L. G. C., Ayden....		9.50	
	Godbey, L. C., Thomasville....		8.50	
22—	Nissen, H. E., Winston-Salem		28.00	
	Thompson, W. E., Graham....		11.00	

		Per-Capita	Relief Fund	
		1924	1925	1923
23—	Russell, J. P., Lumberton.....		7.50	
	Smith, E. B., Raleigh.....		34.00	
24—	Dixon, H. O., Benson.....		6.00	
26—	Cannada, B. C., Durham.....		23.50	
	Spires, E. W., Edenton.....		10.00	
29—	Earnhardt, S. A., E. Spencer		12.00	
	Earnhardt, S. A., E. Spencer			.27
	Teague, R. E., Greensboro....		11.00	
	Ingraham, C. H., Greensboro..		10.00	
	Thompson, W. H., Winston-Salem		18.50	
	Miller, C. L., Concord.....		14.50	
30—	Deaton, H. P., Mooresville.....		19.50	
31—	Woollen, J. W., Kernsville.....		9.00	
	Dilling, C. W., Kings Mountain		7.00	
	Tate J. E., Canton.....		11.50	
	Guthrie, H. C. B., Greensboro		9.00	
1925				
	Williams, A. H. O., Oxford.....		10.00	
Jan. 1—	Shuford, Jas. A., Lincolnton....		7.00	
	Kesler, J. C., Salisbury.....		22.00	
	Alexander, A. H. Hickory.....		24.00	
	Burns, I. M., Cherryville.....		7.50	
	Garrison, J. M., Weaverville		9.00	
	Miller, Chas. D., Black Mt....		25.00	
	Adams, J. F., Leaksville.....		11.00	
	Pugh, W. M., New Bern.....		24.50	
2—	Walsh, W. R., Monroe.....		9.50	
	Stoner, T. W., High Point.....		27.00	
	Crowell, C. W., Spencer.....		11.50	
	Schnibben, Chas., Wilmington		25.00	
	Fitzgerald, J. C., Asheville....		44.00	
	Summerlin, G. E., Mount Olive		13.50	
	Linker, H. L. Greensboro.....		7.50	
3—	Clarke, E. L., Greensboro.....		6.00	
	Wallace, M. M., Charlotte.....		.50	
	Wyche, T. E., Albemarle.....		10.50	
	Logan, C. G., Waynesville....		8.00	
5—	Welch, J. N., Bryson City.....		12.50	
	Ray, Jas. F., Oteen.....		6.00	
6—	Barnhill, G. S., Fayetteville..		25.00	

	Per-Capita	Relief Fund	
	1924	1925	1923
Schnibben, Chas., Wilmington		.50	
8.—Crutchfield, J. G., Asheboro..		13.00	
Jarrett, C. H., Andrews.....		6.00	
Westbrook, R. L., Greensboro..		10.00	
Gunter, C. L., Sanford.....		8.00	
Norris, W. C., Spencer (shop)		27.00	
Earnhardt, S. A., E. Spencer		1.00	
Holmes, Jno. H., Winston-Salem		.50	
9—Shirley, G. M., Farmville.....		9.50	
Stine, L. F., Lenoir.....		13.50	
Hall, J. J., Graham.....		5.00	
Smith, L. H., Concord.....		6.00	
Duval, R. L., New Bern.....		.50	
12—Weaver, F. O., Reidsville.....		8.50	
C. F. Dept., Louisburg.....		13.50	
McMahan, E. L., Badin.....		20.50	
Miller, Chas D. Black Mt.....		1.00	
13—Woodward, C. F., Andrews....		1.00	
14—Giles, G. W., Marion.....		9.50	
Struthers, D. L., Gastonia.....		9.50	
River, L. D., Wadesboro.....		10.00	
15.—Holmes, Jno. H., Winston-Salem		.50	
16—Miller, Chas. D., Black Mt.....		.50	
17—Allen, B. W., Winston-Salem..		.50	
19—Magee, J. A., Winston-Salem..		1.00	
23—Boon, W. G., Gibsonville.....		11.00	
24—Harris, Chas. C., Rocky Mount		28.00	
26—Smith, E. B., Raleigh.....		.50	
31—Jeffreys, Mr., Selma.....			4.44
Lynch, J. Walter, Mebane.....		6.00	
Pearsall, D. M., Dunn.....		8.50	
Feb. 4—Adams, J. J., Henderson.....		12.50	
5—Moore, W. D., Tarboro.....		13.00	
7—Smith, E. B., Raleigh.....		1.00	
10—Haskins, F. A., Greenville.....		12.00	
11—Holmes, J. H., Winston-Salem		.50	
12—McCollum, I. F., Hamlet.....		8.50	
13—Poole, J. T., Forest City.....		6.00	
18—Crumpler, C. O., Greensboro		1.50	
19—Steed, A. J., Maxton.....		7.00	
21—Norris, W. C., Spencer (Shop)		.50	

	Per-Capita 1924	Relief Fund 1925 1923
Earnhardt, S. A., E. Spencer..		1.00
Dodd, G. R., Belhaven.....		9.00
22.—Tate, R. W., Southern Pines		13.00
25—Andrews, R. C., Chapel Hill...		12.00
Scott, W. H., Kinston.....		21.00
Graham, Ernest, Red Springs		13.00
27—Lewis, Jno. G., Statesville...		19.50
28.—Spivey, O. B., Wendell.....		8.50
March 4—Yelverton, L., Goldsboro.....		15.50
Hamrick, B. O., Shelby.....		9.00
Holmes, J. H., Winston-Salem		1.00
5—Ross, Fred W., Morganton.....		12.50
Query, J. Sam, Kannapolis...		10.50
6—Cook, J. R., Franklinton.....		13.00
Hood, H. W., Southport.....		.50
Kerlee, H. A., Black Mountain		.50
7—Keever, R. L., Maiden.....		7.50
Patterson, J. R., High Point...		.50
9—Haupt, R. H., Concord.....		7.00
10—Fitzgerald, J. C., Asheville...		.50
19—Ruffin, A. A., Wilson.....		15.00
25—Clarke, E. L., Greensboro.....		92.02
Steele, S. W., Rockingham...	11.00	
Steele, S. W., Rockingham...		10.24
Pierson, S., Enfield.....		5.31
Russell, L. C., Albemarle.....		8.52
Hartsell, L. T., Concord.....		17.11
26—Broomfield, J. S., Brevard.....	6.50	
Pope, R. L., Thomasville.....		9.94
Crumpler, C. O., Greensboro...	.50	
27—Whitley, R. C., New Bern.....		28.81
Jennings, R. M., Elizabeth City	13.00	
28—Holt, W. N., Smithfield.....		11.89
30—Taylor, W. H., Beaufort...		2.24
Harris, Chas. C., Rocky Mount		36.54
April 4—Bishop, F. M., Belhaven.....		2.43
6—Lynch, J. W., Mebane.....	2.50	
7—Lindsey, C. W., Oteen.....	1.50	
8—Hood, H. W., Southport.....	11.00	
Lynch, J. W., Mebane.....	.50	
11—Shelton, C. A., Mount Airy...	9.00	



		Per-Capita	Relief Fund	
		1924	1925	1923
	Seiger, L. R., Hendersonville			13.90
	13—Holmes, J. H., Winston-Salem		.50	
	15—Clarke, E. L., Greensboro.....		.50	
	18—Edwards, J. P., Gibsonville....			1.62
	20—Ashton, J. Lang, Biltmore.....		5.50	
	Woodward, C. F., Andrews....			2.44
	27—Barbery, G. F., Clinton.....			5.95
	Pugh, W. M., New Bern.....		1.00	
	Miller, Chas. D., Black Mt.....		1.00	
	Foister, Jno. L., Chapel Hill		1.50	
May	1—McCallum, W. D., Rowland....		7.50	
	Thompson, W. H., Winston-Salem		1.00	
	4—Howe, Jas. G., Southport.....			1.49
	5—Westbrook, R. L., Greensboro....			1.00
	Welch, J. N., Bryson City.....		1.50	
	13—Ashton, J. Lang, Biltmore.....		.50	
	15—Holt, W. N., Smithfield.....		10.00	
	Arrington, T. M., Wake Forest		12.00	
	18—Norris, W. C., Spencer (Shop)		.50	
	21—Wilfong, W. D., Hickory.....		1.00	
	27—Moseley, J. N., Littleton.....		7.00	
	Lindsey, C. W., Oteen.....		1.00	
June	4—Smith, L. W., New Bern.....		1.00	
	Cannada, B. C., Durham.....		1.00	
	Crutchfield, J. G., Asheboro....		3.00	
	Thompson, W. H., Winston-Salem		2.00	
	Powers, Otis, Hendersonville		8.00	
	10—Thompson, W. H., Winston-Salem		.50	
	11—Kissiah, H. C., Charlotte.....		2.00	
	17—Lewis, Jno. G., Statesville.....		1.50	
	22—Jeffreys, Mr., Selma.....		7.00	
	Thompson, W. H., Winston-Salem		1.00	
	Smith, E. B., Raleigh.....		.50	
	24—Kesler, J. C., Salisbury.....		1.00	
	Norris, W. C., Spencer (Shop)		.50	
	29—Welch, J. N., Bryson City....		1.50	
Total collections.....		20.50	1,323.00	470.74
Column No. 2.....		1,323.00		
Column No. 3.....		470.74		1,814.24

We hold treasurers' receipts for the above amount of Eighteen hundred fourteen and 24/100 dollars. (\$1,814.24.)

# FIREMEN'S FRATERNAL INSURANCE FUND OF NORTH CAROLINA.

RECEIPTS	Mortuary Fund	General Fund
		(OD) \$ 373.68
June 30, 1924 to June 30, 1925	\$18,938.00	1,913.80

## DISBURSEMENTS

1924

Sept. 3—Moser, Jno. F., Father of Farl M. Moser, Deceased Statesville.....	1,000.00	
5—Wade, Stacy W., License and Fees.....		58.00
15—Miller, Jno. L., Secretary, Salary 3 Months.....		75.00
Walker, Mrs. Winnie M., Wife of Chas. D. Walker, Deceased Burlington .....	1,000.00	
27—Colvin, J. P., Father of Jno. K. Colvin. Deceased, Asheville	1,000.00	
Oct 16—Pickett. Mrs. Mary, Mother of R. G. Pickett, Deceased, High Point .....	1,000.00	
Nov. 10—Allred, Mrs. Della, Wife of S. E. Allred, Deceased, Win- ston-Salem .....	1,000.00	
17—Brannock, Mrs. Carry L., Wife of B. B. Brannock, Deceased, Mount Airy .....	1,000.00	
Dec. 15—Miller, Jno. L., Secretary, Salary 3 months, Telegrams and Postage .....		99.66
24—Walker, Mrs. Alice J., Wife of J. A. Walker, Deceased, Statesville .....	1,000.00	
31—Gordan, A. G., & Co., Winston- Salem, Ledger for Secretary's office .....		43.00

1925

Jan. 6—Adams, Mrs. Ida W., Wife of Geo. F. Adams, Deceased, Black Mountain .....	1,000.00	
Feb. 17—Prince, Mrs. C. C., Wife of		

	James H. Prince, Deceased, Greensboro .....	1,000.00	
27—	Wade, Stacy W., Insurance Commissioner, Solicitors license President and Secretary .....		10.00
28—	Hendrix, J. W., (P-A) Install- ing set books in Secretary's office .....		60.00
Mar. 10—	Andrews, Mrs. Relie C., Wife of R. P. Andrews, Deceased, Chapel Hill .....	1,000.00	
19—	Wade, Stacy W., Insurance Commissioner License and Fees .....		58.00
30—	Concord Job Printery, 1000 Application blanks, 100 enve- lopes .....		14.50
	Miller, Jno. L., Secretary, Salary for 3 months to March 30, 1925 .....		75.00
April 15—	Stuttz, Mrs. Hattie Lee, Wife of F. L. Stuttz, Deceased, Charlotte .....	1,000.00	
May 18—	Lord & Meares, Premium on Treasurer's Bond \$10,000.00 ....		30.00
June 6—	Collins, Miss Ivie, Sister of L. J. Collins, Deceased, Leaks- ville .....	1,000.00	
	Saunders, Mrs. Ethel M., Wife of G. C. Saunders, Deceased, Winston-Salem .....	1,000.00	
	Litgen, Mrs. Dora, Wife of J. H. Litgen, Deceased, Wil- mington .....	1,000.00	
June 20—	Miller, Jno. L., Secretary, Salary for quarter ending June 30, 1925 .....		75.00
		14,000.00	\$598.16
30—	BALANCE .....	4,938.00	941.96
		3,805.00	
	Balance .....	\$8,743.00	941.96

For a more detailed report of the Firemen's Fraternal Insurance Fund of North Carolina, We, respectfully refer you to the examination and audit hereto attached by Messrs, Bronson and

Kurfees from the Insurance Commissioner's office, dated June 30th, 1925.

July 10th, 1925.

Mr. John L. Miller,  
Concord, N. C.

Dear Mr. Miller:

I am enclosing you two copies of a recent examination of the Firemen's Fraternal Insurance Fund, and I trust that you will arrange at your forthcoming convention of the Firemen's Association, which is to be held in Asheville, to discuss the recommendations made by our examiners.

I want to take this occasion to congratulate you upon the manner in which your records have been kept, and to sincerely thank you for the assistance you rendered while this report was being made.

As requested by you a few days ago, I expect to bring to Asheville with me some suggested amendments to your present by-laws, which I trust will be considered by your Executive Committee and Directors.

I trust that this examination will be of benefit to your fraternity and with best wishes, I am,

Very truly your friend,

STACEY W. WADE,

Insurance Commissioner.

Raleigh, N. C. July 9th, 1925.

Hon. Stacey W. Wade,  
Insurance Commissioner,  
Raleigh, North Carolina.

Sir:

Acting under your instructions, we have made an examination into the condition and affairs of the

FIREMEN'S FRATERNAL INSURANCE FUND  
of the  
NORTH CAROLINA STATE FIREMEN'S ASSOCIATION  
of  
CONCORD, NORTH CAROLINA.

The report thereon follows:

**SCOPE OF EXAMINATION**

This is the first examination of this Fund made by examiners

from the Insurance Department. The annual statement as of December 31st, 1924, filed with the Insurance Department, shows the income and disbursements of the Fund since organization with the Assets as of December 31st, 1924. This statement was checked to the records of the Fund and found to agree. This examination covers the records of the Secretary only, said records show that all monies belonging to the Fund had been turned over to the Treasurer at Wilmington at or before June 30th, 1925. The records were found to contain a correct account of the income and disbursements, but the proper division of these accounts necessary to get up the report to the Firemen's Association or the Insurance Department for any one year had not been made. The books were balanced as of June 30th, 1925 and instructions given for the balance and division of accounts each six months so that the necessary reports may be easily obtained and checked to the records of the Fund.

A financial statement has been made showing gross income and disbursements since organization and in detail for the twelve months ending June 30th, 1925, together with Assets and Liabilities as of that date.

### HISTORY AND ORGANIZATION

The Firemen's Fraternal Insurance Fund of North Carolina was organized in December 1921, and commenced business in February of the following year. It was organized as a department of the North Carolina State Firemen's Association for the purpose of conducting a mutual insurance business.

"The objects for which this corporation is formed is to establish and carry on a Fraternal benefit fund for the purpose of making provision for the payment of a benefit in case of death of its members as result of disease, accident, or old age, and is organized for the sole benefit of its members and their beneficiaries and designated in the insurance laws as Fraternal Orders."

"Its membership shall be limited to the members of the North Carolina State Firemen's Association, who are in good standing, including dues paid to the body, and expulsion, suspension or dismission from the North Carolina State Firemen's Association shall forfeit all right or benefits in this fund."

A certificate of membership is issued to each new member who pays \$2.20 representing two assessments paid in advance. Upon the death of a member an assessment of \$1.10 is levied upon each member; \$1.00 of which is placed in the Mortuary Fund and 10 cents in the expense fund. The constitution and by-laws state that "there shall be levied as many assessments as there shall be



death of members." It is states that \$250.00 be sent immediately upon receiving satisfactory notice of the death of a member and the balance collected upon the assessment within sixty days but not exceeding a total of \$1,000.00.

Notice of assessments are sent the Secretary of the local Fire Departments in each town and he collects from the individual members in his Department and remits to the Secretary of the Fund.

The Fund has a membership of around 1,500.

The following schedule shows the collections according to assessments since organization. Out of the twenty-one assessments in schedule two are collected when member joins which leaves nineteen actual deaths, of which one was paid out of Surplus and one death having recently occurred the notice of assessment had not been sent out at date of this examination.

#### SCHEDULE OF ASSESSMENTS

No.	Date Made	Mortuary	Expense	Total
1 & 2	When joining	\$3,640.00	\$364.00	\$4,004.00
3	Jan. 25, 1923	856.00	85.60	941.60
4	Nov. 10, 1923	1,115.00	111.50	1,226.50
5	April 12, 1924	1,231.00	123.10	1,354.10
6	June 12, 1924	1,385.00	138.50	1,523.50
7	July 15, 1924	1,441.00	144.10	1,585.10
8	Aug. 20, 1924	1,446.00	144.60	1,590.60
9	Aug. 30, 1924	1,412.00	141.20	1,553.20
10	Sept. 12, 1924	1,426.00	142.60	1,568.60
11	Oct. 10, 1924	1,435.00	143.50	1,578.50
12	Oct. 10, 1924	1,436.00	143.60	1,579.60
13	Nov. 24, 1924	1,452.00	145.20	1,597.20
14	Dec. 1924	Paid out of Surplus		
15	Jan. 10, 1925	1,458.00	145.80	1,603.80
16	Jan. 10, 1925	1,453.00	145.30	1,598.30
17	Feb. 12, 1925	1,490.00	149.00	1,639.00
18	April 28, 1925	1,310.00	131.00	1,441.00
19	April 28, 1925	1,310.00	131.00	1,441.00
20	April 28, 1925	1,303.00	130.30	1,433.30
Totals .....		\$26,599.00	2,659.90	\$29,258.90

There is a small income from members other than the regular assessments, because of a charge being made of \$1.00 for each change of beneficiary or lost certificate which is credited to the expense fund.

The by-laws provide that "the officers of the Firemen's Fraternal Insurance Fund shall be the Executive officers of the North Carolina Firemen's Association."

**OFFICERS**

President	F. W. Bennett	Durham, N. C.
Secretary	Jno. L. Miller	Concord, N. C.
Treasurer	C. Schnibben	Wilmington, N. C.

**DIRECTORS**

James H. Wood  
 Jno. L. Foister  
 Charles Schnibben  
 R. E. Currier  
 Jno. L. Miller

The financial statement included herein shows the gross income and disbursements since organization and in detail for the 12 months ending June 30th, 1925 and the assets and liabilities existing as of June 30th, 1925 according to the records of the Secretary.

Income from members since organization December

9, 1921 to June 30, which we date of last report to Association .....	\$8,698.50
Interest on investments to June 30, 1924 .....	129.08
Total Income to June 30, 1924 .....	8,827.58
All disbursements to June 30, 1924 .....	5,015.43

Balance June 30, 1924

In hands of Treasurer \$3,560.40	
In hands of Secretary 251.75	3,812.15

	Mortuary	Expenses	Total
Balance 6/30/24	\$3,934.08	\$121.93	\$3,812.15

**INCOME**

Assessments from members	\$18,938.08	\$1,662.05	\$20,600.05
Total .....	22,872.08	1,540.12	24,412.20

**DISBURSEMENTS**

Death Claims (14).....	14,000.00		14,000.00
Salary of Secretary.....		300.00	300.00
License and fees.....		126.00	126.00
Advertising, Printing and Stationery.....		57.50	57.50
Postage and telegrams .....		24.66	24.66
Bond of Treasurer.....		30.00	30.00
Installing set of books.....		60.00	60.00
Total Disbursements .....	\$14,000.00	598.16	14,598.16
Balance June 30, 1925.....	8,872.08	941.96	9,814.04

(To the above balance must be added interest from invested funds in the hands of the Treasurer received during the last twelve months but not reported to the Secretary.)

### LEDGER ASSETS

Deposited in Bank .....	\$6,814.04
Paid up Building and Loan Stock	
Carolina Bldg. & Loan Assoi-	
ciation Wilmington, N. C. ....	3,000.00
Total Ledger Assets.....	\$9,814.04

### LIABILITIES

Death Claim occurring in June (1).....	1,000
----------------------------------------	-------

### COMMENTS ON FINANCIAL STATEMENT

#### Income and Disbursements

These items were carefully checked and are usual in character and are self-explanatory. We have suggested that the stub of the receipt book be totaled at time deposits in bank are made therefore providing a check between these receipts and bank deposits.

### ASSETS

The records of the Secretary indicate that the funds in the hands of the Treasurer as of June 30th, 1925 which should include check from Secretary received shortly after said date to be \$9,814.04. To this amount must be added interest received by the Treasurer during the last twelve months. This report especially covers the period from June 30th, 1924 to June 30th, 1925 for the benefit of the Secretary in making his report to the Firemen's Association.

### LIABILITIES

The only liability on June 30th, 1925 appears to be one death claim which occurred just prior to that date and is therefore shown in the statement for the maximum amount of \$1,000.00.

### GENERAL

The accounts and records of the Secretary were found in good shape and appear to meet the needs of the Fund in making up the statements required providing certain instructions made by your examiners are carried out.

We believe the Fund is fortunate in having Mr. Miller in charge of its records, for he is not only capable but deeply interested in the success of this Fund, and the service it can and is rendering its members.

Mr. Miller was reticent in giving his approval or disapproval regarding certain changes suggested by your examiners, but in

order to bring these suggestions which we believe are for the good of the organization before the officers of the Fund, we are making the following recommendations:

1. That no increase be made in the benefits payable until a substantial reserve fund is built up and a valuation made showing the solvency of the Fund.

2. That the necessary changes be made in the handling of death claims so that all approved claims may be paid immediately. The proper service is not being rendered unless check is received by the beneficiary when most needed, which in most cases is immediately after the death of the insured.

3. That the office of Secretary and the office of Treasurer be held by one and the same person. This would help materially in the prompt payment of claims. It would centralize responsibility and record, therefore be a great help to your auditors and state examiners in checking up the accounts. With the Secretary properly bonded the assets of the Fund would be just as safe as they are at this time.

4. That the salary of the Secretary-Treasurer be around \$600.00, which appears reasonable compared with other like organizations.

5. That the Fund make a deposit with the Insurance Department as required by law. The Fund can well afford to make a deposit of \$5,000.00 at this time, and increase it from time to time as its assets increase.

6. That the by-laws be amended so as to contain the duties of the officers. In so doing provision should be made to help carry out recommendation No. 2 and also provide for the investment of the reserve funds.

7. In order to reduce the work of the Secretary as well as each member of the Fund, we suggest that the officers consider sending out assessment notices when two assessments are due. This is perfectly proper as each member has two assessments paid in advance.

8. A further reduction in the work of keeping the records of the Fund would be to allow the Secretary to credit 1|11th of all income from members to the Expense Fund and 10|11ths to the Mortuary Fund. This would not conflict with the by-laws but would result in 10|11ths of the fees from changing beneficiaries and lost policies going to the Mortuary Fund where at present it all goes to the Expense Fund.

Respectfully submitted,

H. P. BRONSON, Actuary  
J. W. KURFEE, Examiner.

Policies issued to June 30, 1925, beneficiaries under the policies and ages in classes of insured.

Number policies issued to June 30, 1925 ....1,821

Ages of Insured and number from 18 years

to 25 years .....	296
25 to 30 years .....	304
30 to 35 " .....	328
35 to 40 " .....	281
40 to 45 " .....	192
45 to 50 " .....	114
50 to 55 " .....	89
55 to 60 " .....	40
60 to 65 " .....	18
65 to 70 " .....	10
70 to 75 " .....	3
75 to 80 " .....	3

Number of and relation of beneficiaries

To Children .....	43
To Father .....	50
To Mother .....	229
To Wives .....	1,225
To Sister .....	30
To Brother .....	16
To Estate .....	72
To Aunt .....	5
To Niece .....	1
To Uncle .....	1
To Grandmother .....	2
To Sweetheart .....	2
To Mother-in-Law .....	1

Respectfully submitted,

JNO. L. MILLER, Secretary.

Chief Caldwell, Monroe:

Gentlemen: There seems to be a little misunderstanding about taking in older members. Our company has some three or four men sixty to sixty-five years old and we haven't taken them in. As I understand it, it is up to the local company entirely. I want to know if this is correct.

President Bennett:

Chief Caldwell, that is up to your local department to decide among your own members.



Chief Caldwell:

We have found that some of the other companies are taking in the older members. What is the sense of the Association as to this?

President Bennett:

I think if they are good members that they are worthy to become members of this Association. There is no age limit. What we do in Durham, we call the Department together and talk it over with them. If they are members of our department and have served for five years and hold certificates of this Association they are entitled to the insurance. If your Department, as I understand it, should find that they are unworthy to become members of the Association it is your privilege to reject them.

Secretary Miller:

Mr. Chairman and Gentlemen: There is one other report that I would like to make at this time. The law requires the treasurers of the local firemen's relief fund to file an annual report showing the receipts and disbursements of the fund in your towns for each year. We are glad to report that we have sixty-eight of these reports on file now. We have about ten or fifteen which have not come in. These will be printed in the minutes. You might call that to the attention of your local treasurer, because this will be required in the future before you can get any of this money by legislative enactment.

President Bennett:

Gentlemen, you have heard the Secretary's report, what shall we do with it?

Motion made and seconded that the Secretary's report be incorporated in the minutes and made a part thereof. Motion adopted by the Convention.

President Bennett:

I believe, gentlemen, that the next report in order is the report of the Treasurer. We, therefore, will now have the Treasurer's report.

Motion put before the Convention as to whether the whole of the Treasurer's Report be read, or only the totals. Motion seconded and by unanimous vote carried, that only the totals of this report be read.

President Bennett:

Gentlemen, you have heard the Treasurer's report, what is your pleasure as to it?

Motion made and seconded that the Treasurer's report be accepted and incorporated in the minutes, and made a part thereof. Motion adopted.

To the Officers and Members of the North Carolina State Firemen's Association.

Gentlemen:

As your Treasurer, I beg to herewith hand you my annual report for the fiscal year, ending June 30th, 1925.

### GENERAL FUND

#### Receipts

July 15, 1924, Balance on hand .....	\$5,118.78
March 30, 1925, Received from Jno. L. Miller Secretary..	1,000.00
June 17, 1925, Received from Stacey W. Wade, Insurance Commissioner .....	1,612.88
July 1, 1925, Received from Jno. L. Miller, Secretary .....	500.00
July 1, 1925, Transferred from Relief Fund, Treasurer's Salary .....	200.00
July 1, 1925, Transferred from Relief Fund, Printing of 1924 Minutes .....	232.00
July 1, 1925, Total Interest for the year .....	599.08
July 13, 1925, Received from John L. Miller, Secretary .....	314.24
Total Receipts .....	<u>\$9,576.98</u>

#### Disbursements

##### Voucher

1924	No.		
July 21,	1	C. W. Styron, Statistician ....	\$ 75.00
" 24,	2	A. B. Horney, Chief.....	500.00
Aug. 3,	3	Jno. L. Foister, President....	59.87
" 3,	4	Frank W. Bennett, 1st Vice-President .....	30.00
" 3,	5	Jno. L. Miller, Secretary.....	49.35
" 3,	6	Jno. C. Farrar, Treas. Col. F. Ass'n.....	398.39
" 13,	7	Miss Hilda Jacobs, Stenographer.....	87.97
" 13,	8	Jno. C. Moore, Corporation....	7.28
" 26,	9	Chas. Schnibben, Treasurer	62.71
Sept. 8,	10	C. W. Styron, Statistician...	<u>44.90</u>

"	13,	11	Lord & Mears.....	37.50
"	17,	12	Frank W. Bennett, President	52.08
"	17,	13	Chas. Schnibben, Treasurer..	50.00
"	17,	14	Jno. L. Miller, Secretary.....	192.02
"	27,	15	The Concord Times.....	232.00
Oct.	11,	16	The Concord Job Printery....	15.25
Nov.	11,	17	The Concord Job Printery....	12.00
"	15,	18	A. B. Horney, 1st Vice- President.....	5.00
"	19,	19	So. Loan & Trust Co., Trustees.....	169.00
"	23,	20	Jno. L. Miller, Secretary.....	46.00
Dec.	18,	21	The Concord Job Printery....	14.75
"	18,	22	Chas. Schnibben Treasurer	13.54
"	18,	23	Frank W. Bennett, President	62.50
"	18,	24	Chas. Schnibben, Treasurer	50.00
"	18,	25	Jno. L. Miller, Secretary.....	155.00

## 1925

Jan.	27,	26	Frank W. Bennett, President	13.51
Feb.	5,	27	A. B. Horney, 1st Vice- President.....	13.00
"	6,	28	The Concord Times.....	13.00
"	7,	29	Fred Roll.....	10.00
"	26,	30	Jas. D. McNeill.....	67.60
"	28,	31	F. A. Garner & Co.....	10.00
Mch.	4,	32	W. H. Palmer.....	34.46
"	4,	33	Jno. L. Foister.....	3.40
"	9	34	Jno. L. Miller, Secretary.....	100.37
"	7,	35	C. W. Styron, Statistician....	18.34
"	10,	36	Frank W. Bennett, President	21.30
"	17,	37	J. C. Kesler.....	89.61
"	17,	38	Jas. D. McNeill.....	11.20
"	17,	39	Pettus, Florist.....	10.00
"	27,	40	Frank W. Bennett, President	62.50
"	27,	41	Chas. Schnibben, Treasurer..	50.00
"	27,	42	Jno. L. Miller, Secretary.....	150.00
Apl.	3,	43	The Concord Job Printery.....	17.00
"	10,	44	Frank W. Bennett, President	10.05
May,	1,	45	Lord & Mears.....	25.00
June	2,	46	Will Rehder.....	10.00
"	5,	47	Frank W. Bennett, President	32.95
"	9,	48	Jno. L. Miller Secretary.....	70.44
"	24,	49	Frank W. Bennett, President	62.50

" 24, 50	Chas. Schnibben, Treasurer	50.00	
" 24, 51	Jno. L. Miller, Secretary.....	150.00	\$3,528.34
			<hr/>
July 13,	Balance on hand.....		6,048.64

Relief Fund

1924			
July 15,	Balance on hand.....	\$9,160.52	
Sept. 25,	Annual State Appropriation.....	1,875.00	\$11,035.52
		<hr/>	

Disbursements

Voucher

1924	No.			
Aug. 5,	1	B. J. Swinson, Charlotte.....	\$ 100.00	
" 13,	2	W. R. Iddings, East Spencer....	84.00	
1925				
		Amount Brought Forward.....		\$11,035.52
Jan. 1,	3	R. P. Hansel, Kannapolis....	160.00	
" 4,	4	James A. Head, Oteen.....	104.00	
Apl. 10,	5	Chief Chas. W. Fulp,		
		Statesville.....	400.00	
" 17,	6	J. F. Hill, Badin.....	104.00	
June 29,	7	Chas. W. Fulp, Statesville....	400.00	
July 1,	8	Transferred to General Fund	200.00	
" 1,	9	Transferred to General Fund	232.00	\$1,784.00
			<hr/>	
		Balance on hand.....		\$9,251.52

Respectfully submitted,

Chas. Schnibben, Treasurer.

To the officers and Members of the Firemen's Fraternal Insurance Fund of the State of North Carolina:

Gentlemen:

I herewith transmit to you my fourth annual report, as your Treasurer, for the fiscal year ending June 30th, 1925.

Receipts

July 15,	Balance on hand.....	\$3,560.40
Sept. 5,	Jno. L. Miller, Secretary, Check	1,000.00
" 18,	Jno. L. Miller, " "	1,000.00
" 30,	Jno. L. Miller, " "	1,000.00
Oct. 18,	Jno. L. Miller, " "	1,000.00
Nov. 12,	Jno. L. Miller, " "	1,000.00
" 19,	Jno. L. Miller, " "	1,000.00

Dec.	1,	Jno. L. Miller,	"	"	2,000.00	
1925						
Jan.	8,	Jno. L. Miller,	"	"	1,000.00	
Jan.	1,	Interest to Date.....			56.85	
"	27,	Jno. L. Miller, Secretary, Check			1,457.20	
Feb.	19,	Jno. L. Miller,	"	"	1,000.00	
Mch.	1,	Interest.....			21.66	
"	13,	Jno. L. Miller, Secretary, Check			1,000.00	
Apl.	17,	Jno. L. Miller,	"	"	1,000.00	
May	16,	Jno. L. Miller,	"	"	2,000.00	
June	1,	Interest.....			41.30	
"	2,	Jno. L. Miller, Secretary Check			2,000.00	
"	9,	Jno. L. Miller,	"	"	1,000.00	
July	1,	Jno. L. Miller,	"	"	1,367.95	
"	1,	Interest.....			83.33	\$24,588.69

## Disbursements

Voucher			
1924	No.		
Sept. 5,	1	John F. Moser, Statesville	\$1,000.00
" 8,	2	Hon. Stacey W. Wade, Insurance Commissioner....	58.00
" 17,	3	Jno. L. Miller, Secretary....	75.00
" 20,	4	Mrs. Winnie M. Walker, Bur- lington .....	1,000.00
Oct. 1,	5	Mr. J. P. Colvin, Asheville	1,000.00
" 18,	6	Mrs. Mary Pickett, High Point .....	1,000.00
Nov. 12,	7	Mrs. Della Allred, Winston- Salem .....	1,000.00
" 19,	8	Mrs. Carrie L. Brannocks, Mt. Airy.....	1,000.00
Dec. 18,	9	Jno. L. Miller, Secretary....	99.66
" 30,	10	Mrs. Alice J. Walker, Statesville .....	1,000.00

1925		Voucher			
		No			
Jan.	4,	11	A. G. Gordin, Co.....	43.00	
"	8,	12	Mrs. Ida W. Adams,		
			Black Mountain.....	1,000.00	
Feb.	20,	13	Mrs. Catherine C. Prince,		
			Greensboro.....	1,000.00	



Mch. 4,	14	Stacey W. Wade,		
		Insurance Comissioner.....	10.00	
"	14, 15	J. W. Hendrix.....	60.00	
"	13, 17	Mrs. Relie C. Andrews,		
		Chapel Hill.....	1,000.00	
"	28, 18	Stacey W. Wade,		
		Insurance Commissioner....	58.00	
Apl. 3,	19	The Concord Job Printery....	14.50	
"	20, 20	Jno. L. Miller, Secretary....	75.00	
"	17, 21	Mrs. Hattie Lee Stutts,		
		Charlotte .....	1,000.00	
May 21,	22	Lord & Mears.....	30.00	
June 9,	23	Miss Ivie Collins, Leaksville	1,000.00	
"	9, 24	Mrs. Ethel M. Saunders,		
		Winston-Salem.....	1,000.00	
"	9, 25	Mrs. Dora Litgen,		
		Wilmington .....	1,000.00	
"	26	Jno. L. Miller, Secretary....	75.00	\$14,598.16
		Balance on hand.....		9,990.53
"	26	Jno. L. Miller, Secretary.....	75.00	\$14,598.16
			Mortury Fund	General Fund
Balance.....			9,048.57	941.96

Respectfully submitted,

Chas. Schnibben, Treasurer.

President Bennett:

Gentlemen, I believe the next in order is the report of our Statistician.

Motion made and seconded to dispense with the reading of the Statistician's Report, and that it be recorded in the minutes and made a part thereof. Motion adopted.

Morehead City, N. C.

July 14th, 1925

Mr. President:

To the officers and Members of the North Carolina State Firemen's Association.

Gentlemen:

I herewith make my report as Statistician of the North Caro-

lina State Firemen's Association for the Year ending June 30th, 1924. As this Report is made up in five different tables, I am only going to give the Numbers of Fires and the Totals as follows:

Table No. 1.

	Number of Fires	Value of Property	Insurance on Property	Loss on Property	Number of Fires	Single Fires of \$5,000 and Over
January	276	\$3,378,830	\$2,382,356	\$668,553	26	\$553,350
February	270	4,938,029	3,033,924	804,251	27	765,675
March	204	2,717,639	1,786,291	406,360	18	283,928
April	211	2,779,120	1,684,207	554,386	16	278,258
May	175	2,267,375	1,554,753	194,113	9	113,250
First Half	1,247	18,358,176	11,917,606	2,804,285	101	2,116,461
June	111	2,277,183	1,476,075	176,622	5	122,000
July	99	1,100,385	549,018	191,036	8	151,166
August	140	1,334,675	795,725	212,820	12	145,200
September	144	2,304,479	1,415,481	351,923	10	276,571
October	208	3,493,483	1,903,468	381,981	21	293,257
November	209	6,467,033	4,299,575	810,780	24	596,874
December	275	7,908,548	5,020,395	567,468	32	401,285
Second Half	1,074	22,607,603	13,983,662	2,516,008	107	1,724,353
Totals 1924	2,321	41,065,779	25,901,268	5,320,298	208	3,840,814
Totals 1923	1,846	49,010,068	34,751,651	7,212,342	191	6,057,824
Totals 1922	1,771	33,319,127	19,257,000	8,144,721	154	6,810,974
Suburban and Rural						
1924	305	1,945,508	926,426	1,148,834		
1923	278	1,758,640	924,873	1,058,626		

Table No. 2—Fire Waste On Dwellings, Segregated From The  
Above Table.—Cities and Towns.

	Number of Fires	Value of Property	Insurance On Property	Loss On Property
January	150	\$931,250	\$532,750	\$240,474
February	125	629,905	313,350	95,282
March	115	583,830	312,075	143,960
April	120	537,045	263,400	85,309
May	87	384,415	181,310	34,268
June	37	114,550	51,709	17,772
First Half	634	3,178,995	1,654,694	617,065
July	60	213,410	103,000	30,884
August	76	233,260	146,600	49,221
September	57	225,365	121,580	26,306
October	86	425,075	208,250	56,127
November	94	474,900	223,450	41,875
December	144	842,285	473,750	100,880
Second Half	517	2,414,295	1,276,630	305,293

## Rural &amp; Suburban

January	16	49,300	23,700	30,750
February	19	46,150	19,399	27,978
March	8	14,075	2,630	10,148
April	19	39,100	18,400	26,600
May	8	12,400	7,170	5,040
June	3	4,900	1,800	4,400
First Half	73	165,925	73,090	104,916
July	8	29,820	13,768	19,147
August	17	73,000	22,450	49,725
September	10	182,775	90,355	114,420
October	21	94,700	40,670	41,645
November	14	60,300	24,700	23,250
December	19	53,300	18,600	29,036
Second Half	89	493,895	210,143	277,223
Totals for 1924	1,151	5,593,290	2,931,324	922,358
Totals for 1923	1,023	5,256,300	2,901,465	660,867

## Rural &amp; Suburban

Totals for 1924	162	659,820	283,233	382,139
Totals for 1923	149	537,480	249,239	369,061
All Dwellings, 1924	1,313	6,253,110	3,214,557	1,304,497
All Dwellings 1923	1,172	5,793,780	3,150,704	1,029,928
All other Fires, 1924	2,016	34,812,669	22,686,710	4,015,796
All other Fires, 1923	1,172	47,251,428	31,600,947	6,153,716

Table No. 3—Classes of Property Affected by Fire in North Carolina, 1924 and Causes of Same.

Class of Property	1st Half	2nd Half	Total No.
Dwellings .....	707	606	1,313
Stores .....	78	71	149
Factories .....	36	28	64
Unstored Autos .....	41	48	89
Garages .....	27	24	51
Warehouses .....	37	29	66
Feed Barns .....	34	43	77
Out Houses .....	24	20	44
Cafes .....	15	14	29
Business Buildings .....	30	22	52
Business Blocks .....	5	7	12
Schools .....	12	7	19
Lumber Plants .....	13	11	24
Tobacco Barns .....	10	24	34
Railroad Property .....	8	7	15
Ginneries .....	5	18	23
Churches .....	11	7	18
Pressing Clubs .....	12	16	28
Hotels .....	13	10	23
Service Stations .....	9	15	24
Printing Plants .....	5	4	9
Hospitals .....	3	6	9
Meat Markets .....	3	5	8
Movie Theatres .....	9	6	15
Barber Shops .....	7	3	10
Bakeries .....	3	2	5
Laundries .....	5	6	11
Apartments .....	5	11	16
Tobacco Storage .....	5	17	22
Bottling Plants .....	3	3	6
Flour Mills .....	4	3	7
Gasoline Tanks .....	2	4	6
Office Buildings .....	3	2	5
Lodge Rooms .....	3	3	6
Miscellaneous .....			32

Causes of Fire	1st Half	2nd Half	Total No.
Shingle Roofs and Defective Flues.....	398	325	723

Unknown .....	246	234	480
Carlessness .....	46	46	92
Adjoining Building .....	36	15	51
Oil Stoves .....	64	49	113
Overhot stoves and Furnaces .....	39	38	77
Smoking .....	43	23	66
Incendiary .....	27	25	52
Suspicious .....	10	12	22
Gasoline Ignition .....	25	37	62
Short Circuit .....	35	35	70
Defective Wiring .....	12	17	29
Lightning .....	22	11	33
Rats and Matches .....	12	10	22
Child and Matches .....	22	7	29
Lamp Explosion .....	18	12	30
Machine Friction .....	9	9	18
Burning Trash .....	20	10	30
Hot Tobacco Flues .....	7	21	28
Engine Sparks .....	14	6	20
Electric Irons .....	3	9	12
Spontaneous Comb. ....	13	8	21
Hot Ashes .....	11	11	22
Film Ignition .....	7	3	10
Accidental .....	13	7	20
Live Coal .....	9	8	17
Fire Works .....		6	6
Static Electricity .....	5	4	9
Incubator Lamp .....	7		7
Thawing Pipes .....	14		14
Awnings .....	6	5	11
Miscellaneous .....			26

Table No. 4—Detailed Summary of the \$5,000 and over Single Fires. (Contents Included with Buildings.)

	Number of Fires				Total Loss	
	1924	1923	1922	1924	1923	1922
Warehouses .....	16	12	18	\$ 489,578	\$ 31,180	\$ 907,747
Stores .....	28	36	33	349,374	1,146,376	858,275
Business Bldgs. ....	14	22	9	239,260	449,486	1,574,700
Industrial Plants .....	29	25	13	610,000	1,450,032	391,475
Lumber Plants .....	5	17	8	113,500	626,018	350,500
Railroad Property .....	3	4	5	45,800	96,000	229,000
Schools .....	6	11	10	195,950	364,500	231,500
Garages .....	2	8	12	33,000	295,785	290,050
Dwellings .....	27	28	226	671,143	261,900	1,194,150
Theatres and Movies ..	4	1	2	73,542	6,600	160,000
Ginneries .....	11	5	2	85,500	45,800	80,000
Hospitals .....	3	2	2	65,801	23,450	39,500
Business Blocks .....	9			298,900		
Baled Cotton .....		6	2		246,300	22,500
Churches .....	4	3	1	47,850	113,853	5,000
Power Plants .....	2	1	1	21,400	12,000	20,000
Feed Barns .....	5	3	2	49,300	28,000	30,000
Boats .....		2	2		75,000	25,000
Service Stations .....	1	2		17,000	10,500	
Oil Mills .....	2	2		112,500	71,000	
Hotels .....	5	2		88,000	40,000	
Cafes .....	2			24,990		
Miscellaneous .....	9	8	7	627,333	112,900	160,000
Totals .....	208	191	154	3,989,810	6,057,824	6,729,847
All other Fires.....	2,113	1,617	1,617	1,330,483	1,154,518	1,414,874



Table No. 5—Fire loss for 1924 in North Carolina and 23 of her Important Cities.

	Number of Fires	Value of Property	Insurance on Property	Loss on Property
Winston-Salem	218	\$6,457,300	\$4,586,650	\$200,670
Charlotte	213	6,194,585	4,462,609	306,634
Greensboro	49	616,150	337,550	60,717
Wilmington	169	5,451,550	4,405,545	401,469
Raleigh	76	903,015	526,200	59,720
Durham	68	2,361,750	1,759,600	37,849
High Point	32	862,535	466,220	71,555
Asheville	109	2,588,033	1,463,423	228,431
Rocky Mount	35	996,765	192,300	14,554
New Bern	60	235,775	182,600	54,535
Goldsboro	52	744,515	583,825	75,057
Wilson	29	504,828	201,300	86,830
Kinston	15	569,885	476,300	147,755
Fayetteville	116	1,172,185	543,550	30,540
Elizabeth City	46	377,690	184,475	18,095
Hickory	35	499,180	200,700	15,859
Gastonia	46	1,690,250	1,073,050	81,878
Washington	22	392,200	63,425	52,430
Greenville	26	204,225	116,700	18,677
Statesville	21	509,200	351,100	15,815
Tarboro	35	1,437,350	927,350	15,686
Salisbury	38	527,885	244,975	19,506
Henderson	19	195,000	73,400	22,639

  

	Average Loss Per Fire		Per Capita Fire Loss		
	1924	1923	1924	1923	1922
Winston-Salem	\$ 993	\$ 551	\$ 3.92	\$ 1.95	\$ 3.35
Charlotte	1,480	3,818	6.00	13.11	10.48
Greensboro	1,243	3,949	1.33	3.77	1.09
Wilmington	2,376	1,170	8.70	4.69	7.56
Raleigh	718	1,882	1.42	7.03	6.42
Durham	5,556	2,045	1.51	7.89	5.35
High Point	2,232	10,736	3.11	14.30	5.59
Asheville	2,095	2,771	6.50	6.89	4.80
Rocky Mount	430	1,303	.90	3.72	3.03
New Bern	909	1,051	3.60	2.10	166.89
Goldsboro	1,443	4,818	6.00	23.00	33.14
Wilson	2,960	424	7.15	1.31	35.27
Kinston	9,850	20,490	13.35	28.58	37.00

	Average Loss Per Fire		Per Capita Fire Loss		
	1924	1923	1924	1923	1922
Fayetteville	263	379	3.05	3.88	10.79
Elizabeth City	400	2,318	1.80	9.91	.98
Hickory	415	101	2.45	.29	
Gastonia	1,800	897	5.40	3.12	
Washington	2,400	2,816	7.42	6.22	
Greenville	719	3,654	2.87	14.93	
Statesville	753	10,833	1.76	7.49	
Tarboro	448	315	2.85	1.63	
Salisbury	513	5,465	1.30	8.64	
Henderson	1,200	501	3.23	1.13	

In conclusion I wish to thank you for having bestowed upon me the honor of being an officer of your association, as it has been a pleasure to serve you.

Yours sincerely,

C. W. STYRON, Statistician.

President Bennett:

The following gentlemen are appointed as our Auditing Committee to audit the reports of the Secretary and Treasurer and approve them:

J. C. Kesler, Salisbury, (Chairman)  
H. E. Nissen, Winston-Salem  
George Mabrey, Rocky Mount

President Bennett:

I am going to ask at this time that the minutes of our last meeting at High Point be distributed among you that you may read them and see if there are any corrections to be made, and if so, to bring it up before the session tomorrow morning.

(Distribution of the Minutes of the 1924 meeting.)

President Bennett:

The Chair will now recognize Secretary Miller, who has a few words to say to you regarding the law which has just been enacted by the General Assembly at Raleigh, in January.

Secretary Miller:

Mr. Chairman and Gentlemen: You recall from the President's Report that a Committee was appointed by the authority of our

last Convention to prepare and have presented to the 1925 General Assembly the laws bringing them up to date with reference to the North Carolina State Firemen's Association, covering about all of its franchises.

The President reported to you that he had called a meeting in September at Raleigh. In that meeting we were instructed to employ counsel to prepare this bill in conjunction with your Secretary, Vice-President and President.

Again this Committee met at Raleigh after the Assembly gathered and went over the work that these lawyers had done. Some of it was cut out and a little added to it.

The next day after our Committee met in Raleigh the Legislative Committee came to Raleigh, which Committee the President was required to appoint, known as the Legislative Committee, to have passed in that General Assembly just what was offered to them by our Committee.

Now, all this was done. This law was prepared and turned over to that Legislative Committee, and they had no word or wish in the matter. It was done as handed to them, except in one instance, and that was discovered at the right time, and the amendment that was put in was necessary, found by Mr. Everett, of Durham.

There has always been, not a difference of opinion, but there has existed in the minds of nearly all of the firemen in this State a confusion about two funds. One is known as the Firemen's Relief Fund, which is controlled by this organization, and which you will find set forth in this pamphlet from section 6056 to 6062. That has to do with the State fund and nothing else. Now, bear that in your minds. This first section from 6056 to 6062 has to do with the State Firemen's Relief Fund and nothing else.

Then, in Section 2, you have one that this organization has nothing to do with. You don't need to ask your President, Secretary or Treasurer or your executive committee one thing about it. The will of your fire department, two members of your fire department and two of your Board of Aldermen and one member appointed by Hon. Stacey Wade, constitutes a Board in your town whose duty it is to handle this fund under Section 2. They are told there in Section 2 what they can do and what they can't do. We tried to make it plain. And remember that the money that your town has on hand, this organization has not one thing to do with, in the way of making appropriations. The only thing they can call a halt on is if you misappropriate it.

I just wanted to make this statement to you, and now we are

going to distribute these pamphlets, and this is the law you will find in them. (Read from Pamphlet—Act of General Assembly of 1925.)

Now, we will have these pamphlets distributed, and we hope you will take them home with you and preserve them and study them carefully.

Secretary Miller:

Following up the law which you now have, this same Committee has tried to work out a constitution and by-laws for us to work under. We have one, but as you know, it has become obsolete, and the Executive Committee is offering this pamphlet now for your consideration. We want you to look over it and want you to come back tonight and discuss it with us. This must be passed tomorrow showing what our constitution and by-laws should be. The President is very anxious for you to come here tonight, discuss this pamphlet intelligently and arrive at a conclusion either by adding to, or subtracting, or both. I would suggest that these pamphlets be distributed now, and that you go over them thoroughly. You have the law now, which we cannot change, but now we are going to have something that we can fix ourselves.

(Distribution of pamphlets containing new constitution and by-laws to be adopted by the Convention in session.)

Chief Nissen:

Mr. President: While distributing the pamphlets, there is a little matter I would like to take up with the body. We have with us, too, Mr. Samuel Boyd, President at this time of the International Association of Fire Engineers, and also Chief of the Knoxville Fire Department, and I would like to make a motion that we make him an honorary member of this Association.

We also have with us W. D. Brosnan, Chief of the Albany, Ga., Fire Department, and Ex-Chief Cummings, of Atlanta, and I would ask the President to put it before the House that we elect these three men as honorary members of the North Carolina State Firemen's Association.

Motion seconded, and adopted.

President Bennett:

I had a request from the Atlantic Coast Line shops at Rocky Mount several weeks ago wanting to become members of this Association, but as our by-laws read we cannot make them mem-

bers. I would like to take this up at the present time and see what can be done towards making them members.

Chief Mabrey, Rocky Mount:

I would like to say they have about thirty-five or forty members and they know they cannot get into the Association to get any benefit from the Firemen's Relief Fund, but they want to become members of the Association in some way so they can get the insurance feature. But they know they cannot get any benefits.

President McNeill:

You have a precedent in the Spencer Shops at Salisbury, who have been members of this organization for thirty-five years. Spencer and Salisbury are close together, as you know, but they have a team of their own and a fire department of their own. I understand they respond, also, to the calls of the town, and I suppose this South Rocky Mount team will respond also in case of necessity. I cannot see any law against their becoming members of this Association.

Chief Kessler, Salisbury:

Capt. McNeill has pointed out Spencer. That didn't belong to the Town of Spencer or East Spencer up until about a year ago. Therefore, they had a separate organization and East and West Spencer each had their separate organization affiliating.

Chief Mabrey has the Coast Line Shops down there. He is the Chief of Rocky Mount. These people are within his city and all they need to do is to affiliate with him, but you can't have but one chief in a city. If they would affiliate under him as a company down there and he would let them affiliate with him as their chief, then they could become members of this organization.

President Bennett:

Is there any further discussion on this subject? I believe the explanation here, as I see it, is that they would not be able to become members of this Association unless they affiliate with the Chief of Rocky Mount Fire Department.

Mr. Styron, Morehead City:

Gentlemen: I will ask if they are not willing to be governed by Chief Mabrey, of Rocky Mount, under his directions.

Chief Mabrey:

I don't know, I haven't asked them that, as yet.

President Bennett:

I would like to say to you that I would suggest that this question be referred to the Executive Committee to go further into it, and see what are the wishes of Chief Mabrey and Rocky Mount as regards this question.

Motion put before the House that the matter be referred to the Executive Committee, and seconded. Motion carried.

President Bennett:

Now, I would like to say to you, gentlemen, that we have a lot of business to transact and get out of the way, especially the by-laws, and I would like to urge you all to come back here and meet in this hall tonight and discuss them here, so that tomorrow morning we can get through with some despatch. I would ask that you all come back here tonight and meet at eight o'clock to discuss this matter, so that we will be prepared for it tomorrow morning when the business session opens. Will ask all of you who will be here tonight to hold up your hands. It is your privilege and your duty to be here to go over these things, but if you don't come back tonight, don't block us tomorrow, but help us to carry it along as the members decide who meet here tonight.

Is there any further discussion that you would like to bring up now, as we have a few moments left.

Mr. Kessler:

Just a minute! In looking over page 70 of the minutes of 1924. They haven't been approved yet, but you will approve them. In the eighth line from the top, in the last word or words, there are a lot of figures, the sum total of all funds on hand last year. The printer's devil says we had \$117,839.70, and it should be \$17,839.70, just one hundred thousand too much. I just want to bring that to your attention so you will understand it.

Secretary Miller:

Gentlemen: I believe that we are going to have twenty-five or more wagon teams here this year for this contest, and if that is so we want to know it, and since we have time now I would like to have a list and see how many we will have, because if there are to be that many we cannot start at two o'clock and hope to get through in the afternoon.

Twenty-four teams reported.



SESSION OF WEDNESDAY MORNING

July 15, 1925.

Convention called to order at 9:30 A. M. Wednesday, July 15, 1925, by President Bennett, to resume the business of the Meeting.

President Bennett:

I am now going to ask the Secretary to read the minutes of the last Convention.

Secretary Miller:

The minutes begin on the front page and go through the book to the end. They are the minutes of the 1924 meeting distributed to you yesterday.

Motion put before the House that the Minutes of the 1924 Meeting be adopted. Motion seconded. Motion carried.

Secretary Miller:

At this point, Mr. Chairman, the memorial address and exercises of yesterday was not complete in that we did not have a complete roster of the members who died during the year. The Secretary was not prepared to call any name of any member except those who had insurance and who died during the year. There are other members who died who did not have insurance. The opportunity is now given to the different companies throughout the State to report the names of any firemen who died during the year.

B. M. Register, Kinston

P. L. McCabe, Tarboro

Secretary Miller:

In Convention assembled yesterday you were handed this pamphlet prepared by your Executive Committee for your consideration. We hope that you have gone into that thoroughly. We asked you to come back last night and thrash it out on this floor. Now it is coming up before this Convention to be ratified.

We offered in two places, under the head of "Duties of the Secretary," Section Three, Article One, we amend in the third line from the bottom of Section Three, after the word "President" we insert the following, "All property, books and records in the hands of the Secretary is and shall remain the property of the State Firemen's Association. The same amendment was made as to the "Duties of the Treasurer" at the end of line four, next to the bottom line, fourth from the bottom, after the word,

"Association," we insert the words, "All property, books and records in the hands of the Treasurer is, and shall remain the property of the North Carolina State Firemen's Association.

And under "Sick and Death Benefit," second line from the bottom of said Section, after the word, the, we insert the word, "Local" Firemen's Relief Fund.

Mr. Lewis:

Your Committee appointed last evening beg leave to report as follows:

Mr. President: Your Committee appointed last evening to draft an Amendment to the Constitution relative to taking into the Association certain gentlemen as Associate members of this organization, respectfully submit that, after going into this matter thoroughly, and after conference with our friends, do not feel it would be advisable at the present time to arrange for such associate members.

Respectfully submitted,

JOHN J. LEWIS,  
STACEY W. WADE,  
Committee.

On motion of President McNeill that the constitution as now presented, be adopted, and motion seconded, the Constitution as now presented is adopted.

Secretary Miller:

The Executive Committee of the Firemen's Fraternal Insurance Fund have passed and now ask the approval of this Convention, making in detail and strengthening our By-Laws in Firemen's Insurance Fund. We desire now to offer this paper. This does not change anything under what we are now working, but we think, strengthens the details, and, therefore, we ask that you adopt it. (Secretary reads the said By-laws to the Convention.)

#### GOVERNMENT

Article 1. The Firemen's Fraternal Insurance Fund shall be under the general control, supervision and management of the Executive Committee of the North Carolina State Firemen's Association, the President, Vice-President, Secretary and Treasurer of the North Carolina State Firemen's Association being ex-officio President, Vice-President, Secretary and Treasurer respectively of the Firemen's Fraternal Insurance Fund.

Article 2. The Executive Committee shall make a report at

each and every annual meeting of the North Carolina State Firemen's Association at its first business session.

### DUTIES OF OFFICERS

Article 1. *President*: The President shall preside at all meetings of the Board of Directors, and perform such other duties as may be required of him.

Article 2. *Vice-President*: The Vice-President, in the absence of the President, shall preside at such meetings and perform such duties as necessarily devolve upon the President.

Article 3. *Secretary*: The Secretary shall keep a correct minute of the business transactions at all meetings of the Board of Directors and of Committees in separate books provided for the purpose; keep current accounts between local departments; forward notice of all assessments to the proper persons when necessary; receive all monies and deposit the same in the name of the Fund as Secretary in such depository as from time to time the Board of Directors may designate making remittance to the Treasurer as provided by the Board of Directors.

The Secretary shall sign all vouchers drawn on the Treasurer, and perform such other duties as may be required, and shall give bond in some licensed surety company in such sum as may be required by the Board of Directors for the faithful performance of his duties, the expense of the same to be borne by the Fund.

The books of the Secretary shall be the property of the Fund, and as such shall at all times be subject to inspection by the Board of Directors, or any member thereof, and for the faithful discharge of his duties he shall receive such sum as the Board of Directors shall from time to time direct.

Article 4. *Treasurer*: The Treasurer shall receive all monies from the Secretary, give receipt for the same, and properly sign and pay all vouchers drawn by the Secretary; he shall keep a correct account of all monies received and paid out, keeping Benefit and General Funds in separate accounts, and shall deposit the same as Treasurer in the name of the Fund in such depository as the Board of Directors shall from time to time designate, such funds to be invested as designated and directed by the Board of Directors; he shall give an approved bond in some licensed surety company in such sum as the Board of Directors may determine, conditioned upon the faithful performance of his duties, the expense of the same to be borne by the Fund. Upon the faithful performance of his duties he shall receive such sum as the Board of Directors shall from time to time direct.

The books of the Treasurer shall be the property of the Fund, and as such, shall at all times be subject to inspection by the Board of Directors or any member thereof.

Article 5. Each officer and the Executive Committee shall make a report at each and every annual meeting of the North Carolina State Firemen's Association at its first business session.

Adopted July 15, 1925.

President Bennett:

Gentlemen, you have heard this paper. Is there any discussion, and what shall we do with the By-Laws as now presented?

Motion made and seconded that the By-Laws as now presented be adopted. Motion carried.

Chief Whitener, Hickory:

There is something that was handed to us a few minutes ago which we were asked to present before the Convention.

"A loving cup will be offered to any city or town in the State of North Carolina that makes the best showing in fire prevention and fire control during the year of 1925. This cup will be given by R. H. Spaulding, Special Representative of the Dixie Fire Insurance Company, of Greensboro, N. C. This will be made an annual event.

More detailed information will be furnished the contest cities at a later date, but the main points that will control this contest will be—First: Fire Prevention. Second: Fire Control. Third: Advancement in fire fighting facilities. Fourth: Fire loss per capita.

It is suggested that the rules used by the U. S. Chamber in making like selections govern the contest, and this Association is asked to appoint a representative committee from their Association and the State Insurance Department to supervise this contest.

Submitted by request,

D. W. BROSNAN.

HARRY E. WHITENER.

President Bennett:

I think this is a very fine spirit and I think it is a good move along the lines of fire prevention. It is our duty to prevent fires if we can.

I believe it is our duty to appoint a Committee at this meeting to act on this and get the necessary information that we can

throughout the State to the different departments.

I want to offer this paper to you for its adoption, and suggest that the executive committee be instructed to get such necessary information that we may get it out throughout the State. I would like to hear some discussion on this.

Mr. Sherwood Brockwell:

I think this is one of the best things that could have come up. President Bennett recommended it, and now it looks like "Great minds run along in the same channel," and I don't think we could have anything better than a friendly rivalry among the different towns in the State along fire prevention lines. I sincerely hope the Convention will see the benefit of this, and act on it, and I think it is a very nice thing to have.

Motion made and seconded for the adoption and acceptance of this loving cup as offered by the Dixie Fire Insurance Company. Motion carried.

Secretary Miller:

I would like to move that the President appoint that Committee. Motion seconded and carried.

Mr. Sherwood Brockwell:

Gentlemen: I am very sorry I could not be here yesterday when that report was read. Your President did me the honor to let me read it Saturday afternoon, and I am very much interested. I think it should be of vast importance to the firemen of North Carolina to know that it was brought out in the last work before the last General Assembly to try to get some measures through to get some fire protection for the hundreds of men, women and children housed in the hospitals throughout North Carolina. A fact which every fireman ought to know is that there were in 1924 eighty-seven privately owned hospitals and out of this eighty-seven in the year 1924 there were nine destructive fires, five of those fires amounted to over fifty per cent fire damage, three were a total destruction, and one carried with it the lives of three people, making the hospital buildings a bigger risk than a Greek restaurant or filling station.

Now, those points were brought before the last meeting of your General Assembly: nothing was done, and I still maintain that we, as firemen of North Carolina, have not done our duty as such as long as we know these facts to exist and have not expressed them to the people who have charge of the regulating of these matters and things.

I don't have to tell you of the time I was fighting a fire in Rex Hospital in Raleigh when my mother and hundreds of others three other women besides my mother who had had a major operation that day and while I was upstairs fighting the flames I heard her call to me to come to her, and I had to choose between putting that fire out or letting my mother suffer a most horrible death. Out of the fifty women on that floor, there were possibly three other women besides my mother who had had a major operation performed that morning. That is not an extraordinary occurrence in the hospitals of North Carolina. Every one of them has to carry so much inflammable matter, each one has to carry so much grain alcohol, and every one of them has to have an elevator and has to have a furnace. All of those things are waiting for a fire to break out.

This Association can no longer sit still and let such conditions exist without entering some kind of a protest, or a letter to your Governor or to the people of the State letting them know that we realize the conditions existing and will no further countenance them. Let this meeting go on record to let the Governor and Counsel of State know that the firemen of North Carolina realize the conditions existing in these hospitals of our State. The one point I want to get over is that out of eighty-seven hospitals in the State there were nine destructive fires, five of which fires amounted to over fifty per cent fire damage, three were a total destruction, and one carrying with it the lives of three people, making the hospitals of North Carolina where our kin are housed more dangerous than a filling station or a Greek restaurant.

Gentlemen, I hope you will go on record as trying to remedy these matters before the people of the State, bringing it to their attention, so that when these things occur they will not say to us, why didn't you say something about it?

President Bennett:

Gentlemen, I think this is worthy of our serious thought and consideration, and I hope someone will make a motion to have these resolutions drawn up to try to help to improve and better the facilities in the hospitals of the State.

Mr. Heister:

I think Mr. Brockwell is talking turkey, and I think the responsibility is up to the chiefs and firemen to carry this protest to their several cities. When your city fathers meet, do your firemen meet with them and raise their voices in protest, or do they sit in the engine house or in their homes and let a silent piece



of paper speak of them? The responsibility is ours, and I believe, Mr. President, with Mr. Brockwell, that we have been sitting still too long, and it our move now. Do not, brother fireman, go home and forget it, because we may have to make a contribution to the next hospital fire. And a fire chief, a fire officer, or an individual fireman who is afraid to open his mouth before the City Fathers or any meeting should be kicked out of his company as a fireman, and I, therefore, think it is up to us to not only resolve, but to act.

Mr. Sherwood Brockwell:

There is nothing, gentlemen, that will be of more value than for you to go home and get after your local conditions. When the firemen of North Carolina go back and go before their City Fathers and let them know that they are behind them for improved conditions, something will be done.

Tonight at half-past eight o'clock there will be locked up behind prison bars in North Carolina over two thousand of our kin and friends, being guilty of no crime except being sick. I am as proud as any man that our people in the insane wards have taken up all the new buildings, but they leave over 2,000 people housed tonight in houses over twenty-five years old. If a fire were to start tonight in any one of our State hospital buildings for the insane nothing but the grace of God could save over one-twentieth of them. Every man running those institutions knows that, because he was told in 1915. Every man in charge of those institutions since 1916 has asked for an appropriation to install the best method we have gotten yet, a sprinkler.

Your General Assembly in North Carolina knows that because I have told it to them. Your Budget Committee which met in 1925 knows these conditions. The Governor of North Carolina knows it because I told it to him myself. Now, when the Budget Committee met they complimented your Insurance Commissioner. \* \* \* \* \*

Now, if we can find enough money to allow \$25,000.00 to sprinkle these hospitals in North Carolina, we will do it.

The Legislature of 1925 is now past history. The Budget Commission, and I have the highest respect for every man on it, have met and gone. That didn't have \$25,000.00 to protect these poor, sick people, but they have spent \$75,000.00 white-washing the capitol, and have spent \$150,000.00 to scour the mansion.

In other words, gentlemen, that is one of the biggest challenges that has ever been thrown down to the firemen of North Carolina, the State of North Carolina, and God knows I am not criti-

cising them, the State of North Carolina, probably due to the fact that we as an Association haven't done our part, hold a white-washed capitol and a scoured mansion higher than they do the protection of human life.

Now, gentlemen, for God's sake, let them know what it means.

Secretary Miller:

I move that our President, who has so much interest in this work, be named as Chairman of this Committee, and that the rest of the committee be selected by him to get up a memorial to be submitted to Governor McLean for him to take such action as can be taken.

Motion seconded and carried.

President Bennett:

Gentlemen: We have with us today a man who takes more interest in our affairs as an Association than any other in the State and who is Chairman of most of our activities, the Honorable Stacey W. Wade, a man who does not need any introduction to the firemen of the North Carolina Association.

Hon. Stacey W. Wade:

"The Firemen as a Factor in the Civic Life of His Town."

Mr. President and Gentlemen of the North Carolina Firemen's Association: (Paper herein attached.)

### THE FIREMAN AS A FACTOR IN THE CIVIC LIFE OF HIS TOWN

Mr. President and Gentlemen of the

North Carolina Firemen's Association:

I am glad to be with you today. It is good to be here in this fine mountain city, away from the heat of the low-lands and in the midst of these wonderful mountains. Our State has no more hospitable city than Asheville, and you know and I know that hospitality and brotherly love is characteristic of North Carolina's firemen everywhere.

When I talked to you last summer in Convention at High Point, I spoke of "The Firemen as a Factor in Prevention of Fire." Because your lives are centered around the problem of Fire Fighting and because Fire Prevention should be the principal concern of our citizenship, and therefore I will not be able to get away from this topic, on this occasion today.

It is my purpose, therefore, to review the accomplishments of the year in Fire Prevention work in our State, and to outline some of the policies that we hope to carry out during the coming year, after which I wish to address you briefly on:

"The Fireman as a Factor in the Civic Life of His Town."

Most of you have seen our Department figures showing the Fire Waste of North Carolina during 1924. The total property loss of the year was \$5,320,293.

That is an appalling amount of money, but it is \$1,836,044 less than the fire loss of 1923.

It is \$2,768,423 less than the fire loss of 1922.

We can take real pride in this record. You heroes of the North Carolina State Firemen's Association may well be proud of it, for you and you alone made it possible.

Of the larger cities of the State, Greensboro stands first with a per capita fire loss of \$1.33 for 1924. Raleigh was second with \$1.42 and Durham third with \$1.51. Other cities in the same class as to wealth and population with their per capita losses, were:

Winston-Salem \$3.92

Wilmington \$7.70

Charlotte \$6.00

Asheville \$6.50

The record of Rocky Mount is the best in the State. Its per capita fire loss in 1924 was \$.90, while the per capita fire loss of Albany, Ga., was only \$.46 a town of about the same population, which won the trophy in the great National Fire Waste contest, conducted by the Chamber of Commerce of the United States, last year. Albany won nation-wide fame by winning this contest in which 367 cities competed.

I am glad to note that Asheville, Greensboro, Charlotte and Kinston will be represented in the contest this year. It is conducted by the Chamber of Commerce of the United States in co-operation with the National Fire Waste Council, and I am glad to be able to announce to you that a new ally has come into the fight against Fire Waste and that this new ally is doing effective work, this being shown strikingly in this great National Inter-Chamber Fire Waste Contest. I would like to see every town and city in North Carolina lined up in this contest, and I expect to see it within the next two or three years.

That real, tangible gains are being made because of these contests is shown by the record up to date. An aggregate reduction of \$4,090,000 in fires losses was reported for the 285 cities engaging in the contest in 1924 over the year 1923. These cities, with a population of 10,000,000 showed a net reduction of 10.8

while the property losses of the entire country increased largely. their per capita loss for 1924 was \$3.10 as compared with \$3.86, the average for the preceding five years.

All mankind loves a contest. One of the things that has kept this fine organization up to its high standard of efficiency in personnel and equipment has been its system of annual contests in which the finest fire-fighters of the State competed.

Likewise, our love of contest has entered into the civic life of our towns and cities and we find our chambers of commerce, our civic clubs and other organizations striving mightily with each other for the common good. Nothing makes us prouder of our town than to have it raise more money for a deserving charity, or land a big industry or school in competition with other cities.

The Chamber of Commerce of the United States, recognizing this commendable trait in the American people, has capitalized it by instituting this great National Fire Waste Contest. If we can lin eup our own good cities and towns in this fight, awaken in them this spirit of city pride that we know s in them, we will make greater progress in the next five years along this line than we have made in the last decade.

Our chambers of commerce are deeply interested and they are ready to cooperate with your departments, the Insurance Department and willing and anxious to serve they await your commands.

What are we going to do about it? Are we going to let slip the opportunity to make allies of this great army of business men? Please bear in mind that the Chamber of Commerce of the United States is not a myth. It has recently dedicated a million dollar head office building in Washington, D. C. It has 1,400 associated chambers of commerce and these chambers of commerce have more than 800,000 members.

Practically every live chamber of commerce in North Carolina is a member of it.

Therefore, it is an ally worth having and one that we should set to work immediately.

I yield to no man in my admiration for the men who make up this association. I know that there is no organization in this State with a finer personnel, with higher ideals of service, with more manhood and courage. You rank with the best in the land and firemen everywhere are the finest types of American citizenship.

Much has been said of the fine traditions of the "men who go down in ships." We thrill with pride when the master of the

stricken ship goes down with her, scorning to save himself at the expense of others, but the firemen of our country have the same fine spirit, the same unconquerable souls.

I read of a \$400,000 fire in Newark last week. The paper said 20 firemen were injured, four of them fatally. They risked all to save life and property.

You see things like that in print every day. Confronted with the same emergency, there's not a man in this room today that would not lay down his life in the discharge of his duty, regarding it simply as a part of the day's work.

All of you men are potential heroes. You have always lived up to the finest traditions of your calling and I am persuaded that you always will.

Ready to die for your city? Of course you are, and I am firmly convinced, knowing the kind and manner of men you are, that you are equally ready to live for your city, giving her the best that is in you, and taking pride in her achievements.

Because you are modest, because you have been engrossed in the task of making your fire department 100% efficient, because you have lived much apart from the civic life of your town, I know that not many of you have thought of yourselves as real and vital factors in the civic life of your cities and towns.

For the same reasons, the people whom you have served so efficiently and well have not always thought of you as factors in the civic life of their towns. Not all of you have mixed in the things that did not concern directly the problems of your fire departments.

I appeal to you today to wake up. The man who plugs along at his own particular task without raising his eyes to the stars, is not getting half as much out of living as he might get, and the world is the loser by his inactivities. Because men have come to realize this, there have come into existence in our country the fine Rotary, Kiwanis, Lions and Civitan Clubs and similar organizations, all of them composed of men who have caught a vision of things and interests beyond their own tasks and who desire to serve their fellowmen.

I would have you men join hands with the men of these civic clubs. Every fire department in the State should be linked with every civic club in its town by the active membership therein of a real fireman. I am sure that these clubs will welcome you. Doubtless scores of you are already members of civic clubs and doing your part in them.

From my own experience with them I am convinced that the

civic clubs of the State are easily one of the State's finest assets and they afford a field of labor that you should not overlook.

My first recommendation, therefore, is that you seek to make yourselves real factors in the civic life of your towns by tying up with the civic leaders now in your civic clubs. If it is not practicable to do this by having out-standing firemen become members of the clubs, there are many other ways for making contact with them and you will always find a warm welcome for any proposition looking toward the betterment of your town.

My second recommendation is that you keep in close contact with the schols. In your city schools the manhood and the womanhood of the future is now in process of the making. The hope of the nation is there and it is there that you can do splendid work.

The firemen is the hero of boyhood. Every boy worships the fireman and dreams of wearing the uniform and fighting fire. Capitalize that spirit of hero-worship. You can make it worth millions to our good State.

In every fire department some man should be developed who can make a talk that will interest children. Every fire department has such talent, if only the men in charge will look for it and develop it. There is not a school in the State where a monthly visit from the fire department would not be welcomed.

Preach the gospel of fire prevention to the children, imbed in their minds the principles of safety and impress upon them their individual responsibility for fire losses and you have done a real service for your city.

My third recommendation is that you get in close touch with your chamber of commerce. The fire chief of every city should be an active member, ready with aid and counsel when the Fire Prevention Committee of the Chamber of Commerce needs him. Your chamber of commerce, if it has not already done so, is going to try to interest you in getting into the National Fire Waste Contest and I beg that you give the matter the very serious attention that it deserves. (Call up my department if we can aid you.)

I want you to know that our great Country, the United States of America is burning up its material assets at the rate of more than half a billion dollars every year, 15,000 persons are killed by fire and more than 17,000 injured. The Chamber of Commerce of the United States has tackled this big problem in a big way and your local chamber of commerce is doing its part. It is up to you, and I believe you will join hands with them.



My fourth and final recommendation is that you fire chiefs and you captains instil into the consciousness of your men that they are not hirelings, day-laborers whose interests do not go beyond the daily wage and the hours of labor, but that they have a high place in the civic structure. It is theirs to use their eyes and their brains and their tongues in the service of their communities, no less than their well-trained bodies.

Every town needs thinking firemen, men who are studying about fire prevention problems and seeking to spread the gospel of fire prevention all the time. Ninety per cent of our fires are due to carelessness and are, therefore, preventable. Every fireman should have this problem on his heart all the time.

I have always felt that a fireman should be vested with certain police powers, so that when on duty or off duty he might be able to correct certain evils that come under his eyes and speak with authority to the careless and indifferent. Most cities do not have adequate police forces and authority should always be given to the firemen to exercise certain control over traffic in fires. I shall not go into this at this time but I do think that is is a matter that should engage your attention.

In conclusion I desire to extend to you my sincere and heartfelt thanks for the fine work that your association has done during the past year. I feel that we have made a fine record and I know that this record could not have been made without your untiring efforts. I want you to know that I have nothing but praise for you and nothing in my heart but love for you.

The things that I have said about your place in the civic life of your towns is not to be construed as a criticism but as an exhortation, an appeal that you move on to better and bigger things. Great as have been your accomplishments, there are even bigger things ahead, and if you men come to realize your place in the civic life of your towns and cities, we will reach our objectives, and may God bless you. I thank you.

President Bennett:

Mr. Wade, I am sure that I express the sentiments of this gathering here when I say we appreciate your sentiments and we are always glad to have you with us.

I would like to have Chief Brosnan, of Albany, Ga., come up and speak to us, and I am sure we will all appreciate it.

Chief Brosnan:

Mr. President and Gentlemen of the North Carolina State Firemen's Association:

I am a working fireman and first I want to express my appreciation of your electing me to honorary membership in your Association. I believe you have about the best Association of this kind in this country, and I want to assure you that it is worth all the effort you put into it. I appreciate more than I can tell you, the honor you have conferred upon me in admitting me to your Association, and I am glad to be with you this year.

In our State we have nothing, I am sorry to say. We have a piece of an Insurance Commissioner, a State Fire Inspector, but there is nothing for him to inspect; we have no fire laws.

We have been unusually successful in my city. I have been the head of the Fire Department for fifteen years; I didn't ask for it, they really thrust it upon me, but I like the work and have put a lot into it, and now am really getting a lot out of it, but it took long and strenuous work and argument. I started fire prevention about seven years ago and for the first four years it didn't seem as if I was getting much results, but I want to say that in the last three years my fire prevention in Albany has given me returns threefold. Albany is a city of approximately seventeen thousand people. In 1923 we had a loss of \$51,000, it jumped up on us \* \* but in 1924 our total fire loss both insured and uninsured property, was \$7,800.00. We have done this in Albany. I preached fire prevention day and night, and I found that the first thing we had to do was to improve building construction. I went before the Board of Aldermen. I was immediately opposed by one of the biggest men in our Chamber of Commerce, a big lumber man. It was a big job for a fireman to go up against the biggest man in our town, but I had to do it if I was to obtain results. No man gets anything if he is a jellyfish. And I went before eight meetings, before a board of aldermen that this man had elected and one which I had fought against. When I had finished putting up my arguments before the Board they told him this: "Gordon, Bill just put it all over you, we wanted to be with you, but we just couldn't after we heard what he had to say." Well, I put over this law, and we are just beginning to reap the benefits at this time. We have fire drills in our schools and a fire box in every hall. We have regular semi-monthly fire drills, and then I drop in between times and see if they are really following the law. You can't trust any of them unless you properly supervise things yourself.

I want to say that the highest honor I have at home is that in my fifteen years of service I have never had a man injured, not to say, killed.

I want you to understand that when any of you fellows put the

right amount of labor into your efforts it will return to you one hundred fold. \* \* \* Now, I have the cooperation of the Chamber of Commerce in my town, of the Rotary Club and the Women's Club. All I have to say to them is "I want to do this, or that, and their reply is, "Well, you don't have any fires," and it's a fact, I haven't had any in three years. But I say, "Yes, but we will have them if we go backwards, and if you don't go forwards you are bound to go backwards. Then I rare a little bit and I get what I want. They back me up down there, I can tell you, and any one of you gentlemen can do the same thing in your towns if you just put enough earnest effort behind it. Don't retreat for them if they refuse, just advance a little and you will get what you are after.

Mr. Sherwood Brockwell:

At the risk of being a bore I am going to speak to you another time. I don't want to tire you, but I want every fireman here to look at this man. He is a living example of what I have been preaching to you for the last few years. Gentlemen, you are beholding one of the world's greatest firemen. If you ask him how to set a hydrant he can tell you, because he knows; he knows how to set a horse's leg, because he used to drive one. He knows everything connected with the prevention and extinguishing of fires. You have before you one of the greatest firemen, a poor boy who went to a big town and made the world look at him. Here he is.

Chief Brosnan:

If you have the men to back you up as you have here you can do anything. And you have them in this State. In Georgia we haven't anything. Our State Asylum is a disgrace to the State of Georgia. I can't correct that, but I have in my city the best, the lowest fire loss in the United States. I can't send for Sherwood Brockwell to come and help me out, as you can, I have to fight it out myself, but with the organization you have here, your State organization and your Insurance Department, which are the greatest departments in the United States, there is no reason why North Carolina should not be first in fire safety in the entire United States.

President Bennett:

You will notice, gentlemen, in the first part of the remarks of the Gentleman from Georgia that he said he was a working fireman. I don't know anything about that, but I can say for him

that he is a talking fireman and he seems to get what he wants by so doing. If you will follow up the records you will find that he has done all that he has said. We are proud to have him here with us. I know you all agree with me on this.

We have with us today also, Mr. Hullfish, of the North Carolina Rating Bureau. I am going to ask him to give us a few words.

Mr. Hullfish:

Mr. President and gentlemen of the North Carolina State Firemen's Association:

I know both Mr. Wade and Mr. Brockwell very well, and the first I knew of this honor, about five minutes ago they told me I had to come in here and speak to you. I am not a talking workman, but I want to say to you that about two years ago I had a notion that the Firemen's Association in this State was about to peter out because there was no need now with the use of the auto trucks, to have a State Tournament. However, I see now that you are in better condition than you have ever been. (Applause.)

I am a rating man, and I am qualified to know that you do your work. You have an Insurance Commissioner and the insurance laws in this State to enable you to do and have what you want. That is, if you are properly organized. And the only message I have is that you maintain this organization and try to make it better and better.

I heard a story told once that in the days of the stagecoach there was an old negro who drove a pair of horses and he always carried a whip. He knew how to handle that whip. Every minute he would crack that whip and kill a fly. He had a tenderfoot riding with him one day, and this man said to him, "John take your whip and see if you can cut that nest out of that tree. He said, "No, sir, boss, that's a hornet's nest, can't fool with them because they are organized."

Now, what I want to say to you boys is that you are organized, and I want to tell you that if you work for what you want,—as the Chief of the Albany Department says, you have to work for what you want, and you have to fight for it, but you will get it if you work hard enough. \* \* \* \* \*

Sherwood Brockwell went before them a few weeks ago in Raleigh and told them we needed more apparatus and he told them more than that. He said to them, "I have told you what you need, and now, don't say, when the fire comes that you didn't know." Well, last night the fire came, and for all I know, it may be with

them yet. What I want to say to you is to stay organized and fight.

President Bennett:

We are mighty glad to have had you with us today, Mr. Hullfish, and have enjoyed your remarks.

We have now come to the report of the Auditing Committee in the regular order of our business.

Report of the Auditing Committee read before the Convention by Mr. J. C. Kesler, Chairman of the Committee:

### REPORT OF THE AUDITING COMMITTEE AT CONVENTION OF 1925

We, your Auditing Committee, have audited the books, records, etc., kept by the Secretary and Treasurer of this Association with the following findings:

#### Secretary's Report and General Fund

Balance brought forward from 1924 .....	5,118.78
Receipts .....	1,814.24
Receipts direct from Insurance Commissioner to Treasurer.....	1,612.88
Receipts from Relief Fund .....	432.00
Interest .....	599.48
<b>Total .....</b>	<b>\$9,576.98</b>
Disbursements .....	3,528.34
Cash Balance (Disbursements) .....	6,048.64
<b>Total .....</b>	<b>\$9,576.98</b>

#### State Relief Fund

Balance Brought Forward from 1924 .....	\$9,160.52
From State Appropriation .....	1,875.00
<b>Total .....</b>	<b>\$11,035.52</b>
Disbursements .....	\$1,784.00
Cash Balance .....	9,251.52
<b>Total .....</b>	<b>\$11,035.52</b>

**Firemen's Fraternal Insurance Fund**

Balance Brought Forward from 1924 .....	\$ 3,560.40
Receipts .....	20,851.80
Interest .....	203.14

Total .....	\$24,615.34
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Disbursements .....	\$14,598.16
Cash Balance .....	9,990.53
Refund .....	22.00
Due from Newton Fire Dept., account of errors in rendering receipt .....	4.40
Due .....	.25

Total .....	\$24,615.34
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**Treasurer's General Fund**

Balance Brought Forward from 1924 .....	\$5,118.78
Receipts .....	4,458.20

Total .....	\$9,576.98
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Disbursements .....	\$3,528.34
Balance .....	6,048.64

Total .....	\$9,576.98
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**State Relief Fund**

Balance Brought Forward from 1924 .....	\$9,160.52
Receipts, State Appropriation .....	1,875.00

Total .....	\$11,035.52
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Disbursements .....	\$1,784.00
Cash Balance .....	9,251.52

Total .....	\$11,035.52
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**Fraternal Insurance**

Balance Brought Forward from 1924 .....	3,560.40
Receipts .....	21,028.29

Total .....	\$24,588.69
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Disbursements .....	\$14,598.16
Cash Balance .....	9,990.53

Total .....	\$24,588.69
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**Investments and Deposits of Treasurer**

Carolina Building. & Loan Association .....	\$17,500.00
---------------------------------------------	-------------

Wilmington Savings & Trust Company—Deposits.....	4,138.03
Wilmington Savings & Trust Company—Deposits.....	1,608.95
Murchison National Bank.....	1,097.45
Undeposited check received from Secretary Miller at this meeting .....	314.24
Commercial National Bank (Defunct) .....	632.02
Total .....	\$25,290.69

We, your Auditing Committee, recommend that the bond of the Treasurer pertaining to General Fund be increased to Eight Thousand (8,000.00) Dollars; also that the Treasurer's bond pertaining to Fraternal Insurance Fund be increased to \$15,000.00.

We find, in going over the reports from the Secretaries and Treasurers of local boards of Trustees handling Firemen's Relief Fund, that they have, in our humble opinion, for some reason, used these funds in a manner otherwise than prescribed by the laws of the State of North Carolina governing expenditures of this fund, a few citations of which we will enumerate:

Article One—Donation to Hospital.

Article Two—Expenses of Delegates to Conventions.

Article Three—Salary paid to Secretary and Treasurer of a Local Relief Fund.

Article Four—Paid benefits to men who did not actually lose time from their daily work, as per interpretation of the Attorney General.

Article Five—Paid life insurance premiums on the firemen of one department.

Article Six—Paid hospital bill located in another State and town from which said payment was made.

Article Seven—Paying of printing bill.

Article Eight—Purchase of furniture for firemen's headquarters.

Respectfully submitted,

J. C. KESLER, Chairman.

H. E. NISSEN.

G. W. MABREY.

President Bennett:

Gentlemen: You have heard the report of your Auditing Committee, is there any discussion?

Motion that the report of the Auditing Committee be accepted and adopted. Motion seconded and carried.

Chief Nissen:



Mr. Chairman: I have something that I would like to bring before this body. Possibly it should come up under the head of miscellaneous business. A number of us have seen in the spending of this fund which is regulated by the State of North Carolina acts of both omission and commission. Some of it we hear of and some of it we don't. The Secretary gets all of it, and it is net up to him to tell us about it. I think the time has come, from now on, that the Insurance Commissioner should have the enforcing of these laws, and that his attention should be drawn, hereafter, to each and every case, and I herewith wish to offer the following resolution:

"Be it resolved: That this Association instruct our Secretary to notify the Insurance Commissioner of the State of North Carolina from year to year of any and all failures on the part of Fire Departments or Fire Companies holding membership in this Association, or of Trustees of Local Relief Funds, who do not comply with State Laws pertaining to the North Carolina State Firemen's Association."

President Bennett:

You have heard the resolution of Chief Nissen. What shall be done with it? Is there any discussion?

Motion for the adoption of the resolution, and seconded. Motion carried.

Secretary Miller:

We are getting along right nicely; we are doing business now and getting things in shape. Now, I want to suggest to this body of men—I think it is the largest Convention that we have ever had. I don't know whether it is on account of the City of Asheville sending out this invitation to us at our last Convention, or what is the reason, but you are all here with us, and we like it. We like to look you straight in the face and see you here. We are going to do before this Convention adjourns I think, more than anything we have done in years, and what I want to say to you is this:

We are deriving funds from three different sources in this organization, to wit—We will not get the five per cent any longer from the Relief Fund as Secretary, but we expect you to settle up that five per cent for 1923, which some of you have not done. But we have a record against you. Our report shows that for 1923 we haven't collected all as yet. Now, we want you to pay the Association what you owe.

Another revenue is the fifty cents a year for each member.

Another is the Firemen's Insurance Fund. Now, what I want to ask you to do, is when you send these checks in, that you make each and every check show for what it is. That's the reason that I had twenty-five cents somewhere and don't know what it is. I try to make my books balance, but I can't. I think I know how that twenty-five cents came about. Somebody owed me twenty cents, and I think somebody else owed me \$4.40, and they sent me \$4.20, and I gave a receipt for it and asked them to send me the 20 cents, and then they sent it to me in stamps and I probably just put them in the stamp drawer. What I want you to do is to send check for each and every individual fund. I mean do that for your Secretary in the future, whoever he may be, do that for him as it will be of great assistance.

President Bennett:

You have just heard these words, gentlemen, from our Secretary, and it gives me great pleasure to say that during this year I have had full service from each and every one of you here. It is good to see you all here. We all like to see you come and attend these meetings and help in the work which carries on this Association. It has been highly gratifying to me to have served you this year.

Secretary Miller:

There has been another matter brought to my attention which I have been asked to present before you, and that is: In running our tournament, and especially the motor contest, it is very hard on the apparatus in each department to carry on this contest. There isn't a chief who will not tell you that he would rather not have his trucks in this contest. It has come to the attention of this organization that there is a possibility of securing a Type 10, American La France Motor Truck, to be owned by this Association, to pull off these contests with. It is not a question for me to discuss with you now whether we ought to secure this or not. What I want to say to you and ask you to do is to appoint a Committee with authority to secure this piece of apparatus for the North Carolina State Firemen's Association without any expense to the Association whatever.

Motion made and seconded, that this Committee for the securing of this truck be appointed.

President Bennett:

I want to suggest that we take this matter up with the different trams throughout the State and that each town donate a

small amount towards the purchase of a truck for this purpose. We are not out for charity. I want each of you to do this for the Association. This truck Secretary Miller has spoken of is a good truck to run these races and will deliver the goods, whether new or second-hand.

Secretary Miller:

I understand that this truck can be secured in some way, and my notion is that it should become the property of this Association without any cost to the organization.

Motion carried, that the committee for securing the truck spoken of, be appointed.

Secretary Miller:

I want to put the motion that W. H. Palmer, Acting Chief of the Charlotte Fire Department, Mr. Croom, of the Wilmington Department and Mr. L. F. Hunnicutt, of High Point, constitute this Committee.

Motion seconded and carried.

Mr. A. B. Horney, First Vice-President:

Gentlemen: I have a matter I want bring before the Convention which should have been done some time ago. Last year I had occasion to go to Mr. Miller's office to look over his books, with Mr. Bennett, our President. We found the books in great shape, but they entailed a lot of work, and he is only drawing \$300.00 for that work. Now, I would like to make a motion here this morning, gentlemen, that he be allowed \$150.00 for the work of last year, in addition to the compensation that he has already received. I would like to put that as a motion. Motion seconded.

Chief Nissen:

I would like to amend that motion and make it an even \$500.00 for now, and hereafter. Motion seconded and carried.

Chief A. B. Horney:

In our By-Laws, it is left up to the Executive Committee to fix the salaries of the officers.

Secretary Miller:

I want to say to you, gentlemen, that I don't like to undertake any work, unless I am interested and can give it all the time

it requires. And I want to tell you that these gentlemen tried to tell you the truth. I asked for a fire-proof safe last year to safeguard our records. For over nine years I had kept them in the safe at the post-office, but last year I had to move them. They came down and gave me that safe.

We started out in the insurance business with an idea in our minds that it would be a little thing and we didn't want to entail a lot of expense. But at the beginning of this year we had to start a new set of books, and from now on we will have no more trouble with those books. In order to protect myself in handling your funds I saw the necessity of putting in a set of records so that you can see every penny there. That is what we wanted and that is what we have done. Now, gentlemen, I have done this work because I like it and am interested in it, and I like to do it. I like to do things for the people because I am interested in them. As long as I can serve you and as long as I can give you value received I want to do it. Gentlemen, I thank you for the increase you have just voted for me this year.

President Bennett:

Gentlemen, I want to congratulate you on the thing you have just done for Secretary Miller, and I want to say to you and impress upon you that he has worked faithfully and has earned every bit of it.

Mr. John Foister:

Mr. President, with your permission, I would like to ask the Convention to listen to our friend, John Lewis, of Statesville, in regard to the condition of Chief Fulp.

Mr. John Lewis:

Last year in this convention I asked you to help Mr. Fulp, which you did. I want to thank you for what you have done during the past year. Mr. Fulp has been confined to his bed since October, has not been out of the bed. In fact, he will never get out of bed again. As you know, he has tuberculosis. I really do not think we will need any help from the Association again because I don't think the poor boy will live until the local fund is exhausted. Last year the local fund became exhausted in November and from that day he received from the State Association the sum of \$400.00. If it had not been for that aid you gave him I don't think he could have taken care of his family. He has a wife and five children, the eldest not being ten years old, and the youngest a mere baby. He is Chief of our Fire Department, and I don't think a

man ever left a fire department in better condition than he did. He is down and out now. Dr. Davis makes affidavit that this young man contracted this fearful disease in the line of his duty, while fighting fires and at fire practice. That being so, I would like to ask the Association, should he live after our local fund is exhausted, I would like to ask this organization to help him again.

Motion seconded and carried.

President Bennett:

I would like to say that I can substantiate what Mr. Lewis you who came up here in cars, to stop by Statesville and see Mr. Fulp, and I want to say that I don't think he will have to draw on this Association again.

I want to ask any of you fellows, on your way back, any of you who came up here in cars, to stop by Statesville and see Mr. Fulp, because I know he will be glad to see you and wants to see you. He told me he was hoping to be back with us again, because while there is life there is hope. But, I would like to repeat what I have just said, and ask any of you who can stop over in Statesville and spend a little time with him.

Chief Duckett, Asheville:

I think this is the right time for me to say something about what Mr. Lewis has said. About ninety per cent of you know Bill Brown of Salisbury, and also Mrs. Brown. Mrs. Brown for several months has been in the Ambler Sanatorium here. She has attended these conventions for years as you all know, and I would like to see this Convention send a bunch of flowers up to the Sanatorium to Mrs. Brown. I know Chief Brown will appreciate it.

I make a motion that these flowers be sent to Mrs. Brown. And I include in that a bunch be sent to Chief Fulp also.

Motion seconded and carried.

Mr. John Lewis:

I would appreciate it if as many of you as can will stop by and see Mr. Fulp. He loves you all and he asked me to make that request. So all of you who have automobiles, please go by and see him.

Mr. Styron, Morehead City:

Mr. President: I would like to extend an invitation to the

Convention to meet in my little town next year, now called the second Miami of America, but in reality, Morehead City.

Reading of telegrams and letters extending invitations to meet in Morehead City in 1926.

President Bennett:

You have heard the invitation from Morehead City. What is your pleasure as to it?

Motion made and seconded to go to Morehead City in 1926. Motion carried.

Chief Barrow, Clinton:

Mr. President: I would like to make a motion that this Association appoint a committee to offer a resolution of thanks to the City of Asheville for their courtesy to us while we have been in their city.

Amendment that the Association as a body offer a resolution of thanks. Motion seconded.

President Bennett:

Gentlemen, you have heard the motion and the amendment as made and seconded that we extend to the City of Asheville our hearty thanks for their treatment while in their city, also to the Battery Park Hotel and other hotels of the City.

Motion adopted by the rising vote of the Convention.

Motion by Chief Shelton, of Mt. Airy, that we do all we can with our members of the Legislature and the Governor of the State to let it be known that we are opposed to any persons sleeping over garages and filling stations.

Motion seconded and carried.

Mr. James McNeill:

Mr. President and my friends and comrades and associates of the North Carolina State Firemen's Association: If there is any one thing in this life that is closer to my heart than the welfare of this Association, hardly with exception of my own family, it is the welfare of this body of men and what they represent. The best years of my life, as you all know, starting back yonder in 1898, have been spent in the upbuilding, as far as any one man could, of this Association from almost nothing into this splendid organization that we have today. But, my friends, times change, and men change with them, or rather, men change, and times change with them. The conditions of today are far different from

what they were a few short years ago. Where we used to represent simply a fraternity of men, you are now handling thousands and thousands of dollars, and you have become a great business organization, you have become a great fraternal organization. You have become an organization that stands as a safeguard to every wife, mother, sister, daughter and those you love and those who love you, not only as men but as a brotherhood if evil or death befall.

This is simply a prelude for me to say that your officers should be chosen wisely, they should not be chosen because they are good fellows, or because of geographical association, or of policy, but because of integrity, character and business ability. Your Board of Directors, supervisors, etc., should be chosen with as much effort and care as if they were officers of a big bank.

You are now going into the election of your officers for the coming year, and I want to throw this out to you to make you stop and think and govern yourselves and your votes for these officers solely by this one question, the best man for the best place. At the Convention at Fayetteville five years ago we adopted the rule of rotation in office. We have not stuck to that faithfully, but we are doing it now, and it is all right if you are careful how you arrange that rotation. A president going into office every year, he is new, he doesn't know much about it, and at every years, he is new, he doesn't know much about it, and at should be a high grade business man. Do you get all that I am saying, for I am talking right from my heart and from my brain. If there are any here who were at the convention of 1897 they know how near we came to becoming extinct at that time. I had declined the presidency twice at that time, and then they came and begged me to accept that office. I wouldn't accept it unless they gave me the power to organize as best as I could. For twenty-five years I gave you the best I had of brain and heart. You accepted that, and with your help we have built it up to an almost perfect condition.

In those days our finances were handled in hundreds of dollars; from your reports here today you are now handling thousands of dollars. We have today the best Secretary in America. I am not putting him in nomination because I don't think it will be necessary, there will be plenty of others to do that. When the time comes I will make some remarks as to another officer.

A few days ago I sent out an open letter to you people really stating briefly pretty much what I am saying now, and I am saying this for the benefit of those who did not receive one of those letters. I am simply asking you to put this Association upon the



highest plane as a business proposition. It is due to the past, and it is due to me that you should do this. I feel that my days are numbered—you all know how old I am but I want to feel that this Association is in the hand of men who will carry it forward and forward and be a God's blessing to the men, women and children of the firemen of North Carolina. There is one man I would like to see nominated by this Convention, because I believe it is for your best welfare that it should be done. We have passed a law in Raleigh now, which provides far better than we have in the past. We have thousands of dollars invested in things that we know not of. We lost \$700.00 in a defunct bank in Wilmington. Those things should be changed. The money of this Association is sacred, and it should be bonded, if necessary. It should be made safe and secure for those whom you love. Be careful, therefore, my friends, my comrades, be careful whom you select for all your offices from President right on down, for upon their capacity as business men depends the future welfare of this Association. I thank you. (Applause.)

Chief Nissen:

I realize fully what Chief McNeill has done for this Association, and again I want to ask this body to tender him our appreciation for all that he has done.

We have nothing in our lands which tells our Treasurer, whoever he may be, how those funds should be invested, or in what class of bank deposited. I think our Executive Committee should instruct our Treasurer, whoever he may be, as to what character of bank to deposit both for the benefit of the Association and for the benefit of the Secretary, whoever he may be. And if I am in order I would like to put that as a motion, that hereafter our Executive Committee advise with whomsoever the Treasurer may be as to how the funds of the Association may be invested and in what character of banks deposited.

Mr. McNeill: The law which you helped us to pass in Raleigh provides for that. He is now bound to be guided by our Executive Committee, that is law now. I wish to God it had been in the past.

President Bennett:

You have heard the motion made by Chief Nissen for our vote of thanks for Captain McNeill's service to this Association through the years. Motion seconded and carried.

President Bennett:

We have now come to the time of election of your officers for the ensuing year. That of election of your president is first in order and we are open for nomination for this office at the present time.

Mr. John Foister:

Of course, we all know what we are going to do, because there is only one thing to do, but just because of the cooperation of our good friend, Horney and because of the love and respect I have for all of you, I hurried up to name Chief Horney, of High Point.

Motion that the Secretary cast the unanimous vote of the Convention for Chief Horney for the presidency for the ensuing year. Motion seconded and carried.

President Bennett:

I want to say to you gentlemen that I have served with Chief Horney this year, and at all times he has been ready to cooperate and do all things that he has been called upon to do, and I am sure that he will carry on the work of this Association and we will have a good meeting next year under his leadership.

Mr. A. B. Horney:

Comrades, I am more than pleased, I cannot make a speech, and I wouldn't if I could as we haven't got the time for long speechmaking now, there is so much more work to be done to complete the business of this session. But I want to thank you for what you have done for me today, and to assure you that I have tried to the best I could to carry on this year, and will continue to do my best to carry on the work that President has done during the year.

President Bennett:

The next nomination in order is that of Vice-President.

Motion made and seconded that the Secretary cast a ballot for Chief Duckett, of Asheville as Vice-President for the ensuing year. Motion carried.

Chief Duckett:

Fellows, I appreciate this honor very much more than I can tell you. To me it is a real honor to be an officer of this Association. This is one of the largest associations in the country, when you

stop that we have more than one hundred towns represented and almost three thousand members, therefore it is a real honor to be an officer of the organization. And I want to assure you that I will serve you in every way that I can to the very best of my ability. I thank you.

President Bennett:

The next office in line is that of Secretary of this Association.

Motion that Secretary Miller be re-elected to succeed himself. Mr. Miller elected by the unanimous vote of the Convention.

President Bennett:

I want to say to you that we have a real man here, and so long as we can keep him in this office I feel that we can always feel safe as to the affairs of the Association. He is ready to be of service at all times, day and night. I have called him up early and late, Sunday and every other day, and he has always been right there ready and willing to give me any cooperation he could, and I am sure you have selected a man who is more than worthy of all your confidence.

President Bennett:

Nominations are now in order for the office of Treasurer of this Association for the coming year.

Chief Nissen:

I would like to place in nomination a man who has been active with us for twelve years past, Mr. Charles Schnibben.

Mr. James D. McNeill:

Now, upon the same lines that I addressed you a while ago I want your attention for a few moments while I place in nomination a man for the office of Treasurer of your Association. Thus far you have done well, there is no doubt about that. Horney, Duckett and Miller, three good men, no question about that. And I am very anxious that you should continue to keep that same good judgment, good men, capable men and business men for your officers. This Association has been fortunate since it started. When I was first elected President we had Tom Green, President of a bank in New Bern for our Treasurer. He held that office for nine years and filled it loyally. Then we elected Roland Taylor, of Winston-Salem, a splendid man, as all know, one of the best

men we had in the Association. He held the office for nine or ten years. We then met in Wilmington. John Schnibben had been our host and we all felt that something should be done for him, so we electd him Treasurer. Today is different, there has come a wonderful change in our organization, requiring expert talent, an expert bookkeeper to carry on this end of our business. Chief Schnibben has had the honor and the emolument for eleven long years. He cannot expect to hold it forever, and I think it is time that we were establishing a new system of handling the funds of the Association. We have now a law that there can be no more investments in anything, no more putting it into defunct banks. It was my privilege as an appointee of your President to serve with one of your comrades, one of your men, in Raleigh during the sessions of the Legislature last winter, lobbying to put the laws upon the statute books of your State. My associate impressed me, standing out among the other men of this Association, as one man surely the peer, and the equal of any other man in our brotherhood, to fill that highly honorable and responsible position as Treasurer of this Association. That man was John Kesler, you all know him. You have heard him as Chairman of the Auditing Committee here today, and I am putting him in nomination for Treasurer for the ensuing year, and as long as he may prove worthy of the office. (Applause.)

Mr. J. H. Wood, Asheville:

May I have the floor to second the nomination that has been made for Mr. Charles Schnibben. I want to say that Mr. Kesler, of Salisbury, is my friend and a friend that I value, but I do feel that nothing has been put on the records which reflects in any way against our present incumbent, and I simply want to say that I would like to second the nomination for Mr Charles Schnibben, one of our oldest chiefs, one of our most respected chiefs and I hope that his name will be considered on the floor.

Motion that the nominations for Treasurer be closed. Motion seconded and carried.

Roll call by Secretary Miller for the election of Treasurer.

Schnibben—159

Kesler—101

Mr. Kesler:

I thank the frinds who voted for me, and I also want to thank the friends who voted for Mr. Schnibben. He is a good man and

I am glad he has been elected. I move that we make this vote unanimous.

Charles Schnibben elected Treasurer by a rising vote of the Convention.

Mr. Charles Schnibben:

Mr. President, and Gentlemen of the Convention: I want to thank you with all my heart for your vote today, and I assure you that I more than appreciate it. In regard to the accusation that was brought up here that there is \$17,500.00 invested "God knows where." I want to tell you this:

This money is invested in one of the best places in Wilmington, in the Carolina Building & Loan Association. It is bringing five per cent, and if it stays in there long enough it will bring six per cent, but we can get it any time, and gentlemen, it is up to the Committee to instruct me where to put it and it will be done. If you want it tomorrow you can get it.

President Bennett:

Were are now in order for the nomination of our Statistician.

Mr. \_\_\_\_\_

Gentlemen, it gives me great pleasure to place before you our present Statistician, Mr. Charles Styron, of Morehead City.

Motion made that the nominations for Statistician be closed. Motion carried.

Motion that Secretary Miller be instructed to cast the vote of the meeting for Mr. Styron as Statistician.

Motion seconded and carried.

Mr. Charles Styron:

Gentlemen, I thank you for this honor. I will serve you in the future as in the past, as best I can. Gentlemen, I thank you.

President Bennett:

At this time we have with us, a gentleman, Mr. Bartlett, of the Commission of Public Safety in Asheville, who has been attending our convention for the past four years.. He is ne of our best friends, and he has a few words for us, and I am assuring him that we are glad to hear him.

Mr. Bartlett:

Gentlemen of the Convention: I first wish to thank you for the splendid time that you have been giving us, and I hope you are enjoying this convention as well as we are. But from all outward appearances you are. It has been a great pleasure to us to have you here, and I hope as great a one to you to be here.

I want to tell you first that at 3:30 there will be some care here to take you out. I think we are going through the Vanderbilt estate, and from there we will go up to Sunset Mountain. Those of you who have cars and would rather use them will have them here in front of the hotel at that time.

It has been a great pleasure, indeed, to have you here. When I invited you to come here last year, I told you I would furnish all the whiskey you would need and I have kept my word, and done that (Applause) I want to say that this has been just what I was after. You all seem to be drinking in the atmosphere and the fresh air and the good water of these mountains, and haven't seen to need any of the good whiskey that we spoke of, and, therefore I haven't had to put out any. I must say that this has been one of the most sober conventions that I had ever seen. (Applause.)

Now, we want your lady friends to get in all the good times they can this afternoon and during their stay in our city, and just please let them get out and enjoy what we have prepared for them. We want to give them a good time so that they will want to come back here next year when you have gone down yonder. We want to get them up here alone next year (Applause) I am not going to tell you what Sherwood Brockwell says, because it won't do for publication.

Tomorrow, we are going to give a barbecue, and a dance tomorrow night, and after that's all over, see me. (Applause.)

President Bennett:

I want to say that we appreciate your remarks, Mr. Commissioner, and we all know that you have given us a good time and we are enjoying your hospitality, and I want to say that I think we can leave the ladies here with him safely.

Gentlemen, I want to ask now, that the Honorable J. H. Wood give us a few words along the line of the Firemen's Insurance Fund. That is one of his pet hobbies, I believe, and we would like to hear from him.

Mr. J. H. Wood, Asheville:

Gentlemen, I am not going to keep you, and I just want to say

to you that the Secretary's report of ur life insurance feature is most gratifying. If I remember correctly we paid twenty death indemnities last year, and you can see what that means to the families of those men. Twenty families last year had something they never had before from the men who worked for the families they had left.

I want to ask you to get behind this as much as you can and let's make this insurance bigger and better. You are not doing this for yourselves, you are doing it for the fellow working shoulder to shoulder with you every year. Those assessments of \$1.10 are a small thing, and you can help these boys to take care of the families of the boys who have gone before. Let's help these families. Thank you very much.

Meeting adjourned, to meet in Morehead City, in 1926.



## MEMORIAL

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B. M. REGISTER, Kinston  
P. L. McCABE, Tarboro  
EARL M. MOSER, Statesville  
CHAS. D. WALKER, Burlington  
JOHN K. COLVIN, Asheville  
R. G. PICKETT, High Point  
S. E. ALLRED, Winston-Salem  
B. B. BRANNOCK, Mount Airy  
J. A. WALKER, Statesville  
GEORGE F. ADAMS, Black Mountain  
JAMES H. PRINCE, Greensboro  
R. P. ANDREWS, Chapel Hill  
F. L. STUTTZ, Charlotte  
L. J. COLLINS, Leaksville  
G. C. SAUNDERS, Winston-Salem  
J. H. LITGEN, Wilmington

**REPORT OF TRUSTEES OF FIREMEN'S RELIEF FUND**  
**JUNE 30, 1924 to JUNE 30, 1925.**

	Balance June 30, 1924	Receipts	Disbursements	Balance June 30, 1925
Albemarle	\$ 647.66	\$ 170.64	\$ 8.52	\$ 809.78
Andrews	115.25	103.99	2.44	216.80
Asheboro		133.75		133.75
Asheville				10,285.23
Ayden	420.68	106.19	167.22	359.65
Beaufort	324.11	55.99		380.10
Benson	247.32	37.15		284.47
Bryson City				
Burlington	2,342.80	797.19	252.36	2,887.36
Canton	562.47	21.12	7.28	576.31
Carthage	260.33	50.32		310.65
Chapel Hill	379.07	108.46	5.00	482.53
Charlotte	18,244.52	3,741.07	1,244.17	20,741.42
Cherryville	65.00	106.40		171.40
Concord	2,078.26	705.57	17.11	2,766.72
Dunn	1,295.40	198.48	471.26	1,493.88
Durham	9,583.13	1,696.37	57.50	11,222.00
East Spencer	33.25			33.25
Edenton	1,114.07	184.58	20.00	1,278.65
Farmville	668.74	250.37	162.50	756.61
Fayetteville	1,837.99	496.13	405.00	1,929.12
Franklinton		74.51		74.51
Gastonia	4,201.57		1,468.82	2,732.75
Gibsonville		54.95	2.50	52.45
Goldsboro	4,846.03	2,356.48	903.92	6,398.59
Graham	640.23	85.62		725.85
Greensboro	10,496.45	4,021.64	142.02	14,376.08
Greenville	4,054.34	422.52	702.50	3,774.36
Henderson	2,638.42	1,041.88	36.20	3,644.10
Hickory	1,888.86	472.57	516.82	1,844.61
High Point	6,029.10	2,376.65	330.30	8,075.45
Laurinburg	1,176.37	191.24	10.74	1,356.87
Leakesville	256.96	135.89	25.00	367.85
Lenior	1,621.75	146.05	171.34	1,596.41
Lexington	2,422.00	99.29	50.00	2,471.29
Lillington		75.09	5.00	70.09
Lincolnton	923.00	131.70	5.00	1,049.70
Littleton		112.83		112.83
Louisburg	1,112.56	296.84	18.08	1,391.32

	Balance June 30, 1924	Receipts	Disbursements	Balance June 30, 1925
Lumberton	1,764.48	303.25	7.50	2,060.23
Marion	442.07	142.72	17.70	567.09
Maxton	611.65		2.50	609.15
Monroe	986.18	39.44	118.50	907.12
Mooreville	500.38	94.91	28.00	567.35
Morehead City	512.84	88.21	62.00	539.05
Morganton	815.00	263.59	15.52	1,163.07
Mount Airy	2,649.08	934.14	30.86	3,552.36
Mount Olive	387.92	372.69		760.61
New Bern	1,028.50	1,197.18	90.81	2,134.87
Newton	551.49	92.08		643.57
North Wilkesboro	801.31	379.66	16.36	1,164.61
Oxford	1,899.63	867.71	91.06	2,676.28
Raleigh	5,445.27	1,608.24	1,013.00	6,040.51
Red Springs	9.25	537.29		546.54
Roanoke Rapids	841.47	139.28		980.75
Rockingham	1,353.95	426.13		1,783.08
Rocky Mount	5,995.16	2,169.20	862.40	7,301.96
Roxboro	477.16	113.70	5.68	585.18
Salisbury	3,345.97	585.44	44.00	3,887.41
Sanford	1,064.26	197.38	37.00	1,224.14
Smithfield	349.16	237.70	313.54	273.32
Southern Pines	1,895.17	189.76		2,084.93
Southport	199.57	30.52		230.09
Spencer	518.08	80.54	16.03	582.59
Statesville	1,014.52	1,031.50	1,563.44	482.58
Tarboro	2,307.07	261.55		2,568.62
Wadesboro	1,736.79	212.00		1,948.79
Wake Forest	137.36	47.24		184.60
Warrenton	457.34	96.69	57.95	496.08
Washington	3,629.83	474.07	25.00	4,078.90
Waynesville	153.36	142.98		296.34
Wilmington				30,655.36
Wilson	8,068.18	1,106.21	543.00	8,631.39
Winston-Salem	10,297.49	3,396.87	192.82	13,501.54
Reidsville	3,023.61	363.40	41.00	3,333.90

AN ACT TO INCORPORATE THE NORTH CAROLINA STATE  
FIREMEN'S ASSOCIATION.

Be it Enacted by the Senate and House of Representatives in General Assembly Convened:

Section 1. That C. D. Benhow, J. G. Fowler, H. J. Elam, A. T. Boyd, C. F. Thomas, J. R. Donnell, Charles Whittington and S. D. Wilson, of Greensboro; J. D. McNeill, of Fayetteville; J. T. Thacker, W. F. Keith, S. A. Sink, C. D. Snipes, F. H. Vogler, F. C. Meinung, of Winston-Salem; E. B. Englehard, T. W. Blake, F. H. Lumsden and F. Branan, of Raleigh; H. E. Heartt, of Durham; J. B. Swinson, of Charlotte, and such other persons as are associated with them, and their successors be, and they hereby are constituted a body politic and corporate by the name of the North Carolina State Firemen's Association, and may by that name sue and be sued and prosecute and defend suits in all courts in the State and may have and use a common seal, and alter the same at pleasure. May take contracts and be capable in law of purchasing, holding and conveying any real or personal estate for the benefit of said Association or corporation, provided, the said corporation shall not any time hold real or personal estate of greater amount than ten thousand (\$10,000) dollars.

Sec. 2. The purpose for which said Association is organized are: The protection and promotion of the best interests of the firemen of North Carolina, the compilation of fire statistics, the collection of information concerning the practical workings of discerning the merits of the different kinds of apparatus in use and cerning the merits of the different kinds of apparatus in use and the improvements in the same, the cultivation of a fraternal fellowship between the different companies of the State.

Sec. 3. Said Association or corporation shall have power to appoint officers, hold meetings, adopt Constitution and enact such By-Laws in such manner as their Constitution may prescribe, and make such rules and regulations as may be necessary to carry into effect the objects and aims of the Association; provided, that such Constitution and By-Laws, rules and regulations be not repugnant to the Constitution of the State and of the United States.

Sec. 4. That this act shall be in force from and after its ratification.

Ratified the 11th day of March, A. D., 1889.

## THE NORTH CAROLINA STATE FIREMEN'S ASSOCIATION

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### PREAMBLE.

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We, the members of the North Carolina State Firemen's Association in order to form a more perfect organization, establish harmony of action, insure prosperity and promote the best interests of the Firemen of North Carolina, and compile statistics of information concerning the practical working of various systems and the merits of the different apparatus in use for the extinguishing of fires, also the cultivation of fraternal fellowship between the several Fire Departments of the State, do hereby establish the following Constitution and By-Laws:

## RULES OF ORDER

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1. The presiding officer shall preserve order and decorum; all questions of order shall be decided by him, subject to an appeal of the Association.

2. Every member when he speaks shall rise, standing in his place, addressing the presiding officer, and shall omit personalities and confine himself to the questions under debate.

3. When two or more members shall rise at once, the presiding officer shall name the one who shall speak first.

4. A member when called to order shall immediately sit down unless permitted to explain by the Chair. If there be no appeal, the decision shall be conclusive.

5. Every delegate shall vote, unless excused by the Association, but no delegate shall vote on any question in which he shall have a direct individual or pecuniary interest, and the President shall only vote in case of a tie.

6. The ayes and nays shall be taken and entered upon the minutes of the Association, if required by three delegates.

7. All business not provided for in these By-Laws shall be transacted according to the parliamentary rules that govern deliberate bodies. No less than the representative of five companies shall constitute a quorum.

## FIREMEN'S RELIEF FUND

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### Art. 1.—State Appropriations

6056. ANNUAL APPROPRIATION. The sum of two thousand five hundred dollars is hereby appropriated annually and shall constitute a "Firemen's Relief Fund."

6057. PAYMENT BY STATE TREASURER. The treasurer of the state shall pay the amount constituting the firemen's relief fund on the warrant of the auditor, one-fourth to the treasurer of the North Carolina State Volunteer Firemen's Association, properly chartered by law, and three-fourths to the treasurer of the North Carolina State Firemen's Association. The treasurer of the North Carolina State Volunteer Firemen's Association shall give bond, and the Association shall disburse the funds in the same manner and under the same rules as the North Carolina State Firemen's Association.

6058. APPLICATION OF FUND. The money so paid into the hands of the treasurer of the North Carolina State Firemen's Association shall be known and remain as the "Firemen's Relief Fund" of North Carolina, and shall be used as a fund for the relief of firemen, members of such association, who may be injured or rendered sick by disease contracted in the actual discharge of duty as firemen, and for the relief of widows, children, and if there be no widow or children, then dependent mothers of such firemen killed or dying from disease so contracted in such discharge of duty; to be paid in such manner and in such sums to such individuals of the classes herein named and described as may be provided for and determined upon in accordance with the constitution and by-laws of said association, and such provisions and determinations made pursuant to said constitution and by-laws shall be final and conclusive as to the persons entitled to benefits and as to the amount of benefit to be received, and no action at law shall be maintained against said Association to enforce any claim or recover any benefit under this article or under the constitution and by-laws of said Association; but if any officer or committee of said Association omit or refuse to perform any duty imposed upon him or them, nothing herein contained shall be construed to prevent any proceedings against said officer or committee, to compel him or them to perform such duty. No fireman shall be entitled to receive any benefits under this section until



the Firemen's Relief Fund of his city or town shall have been exhausted.

6059. **TREASURER TO FILE REPORT AND GIVE BOND.** The treasurer of the North Carolina State Firemen's Association shall make a detailed report to the state treasurer of the yearly expenditures of the appropriation under this chapter on or before the end of the fiscal year, showing the total amount of money in his hands at the time of the filing of the report, and shall give a bond to the state of North Carolina with good and sufficient surities to the satisfaction of the treasurer of the state of North Carolina in a sum not less than the amount of money on hand as shown by said report.

6060. **WHO SHALL PARTICIPATE IN THE FUND.** The line of duty entitling one to participate in the fund shall be so construed as to mean actual fire duty only, and any actual duty connected with the fire department when directed to perform the same by an officer in charge.

6061. **WHO MAY BECOME MEMBERS.** Any organized Fire Company in North Carolina, holding itself ready for duty may, upon compliance with the requirements of said constitution and by-laws, become a member of the North Carolina State Firemen's Association, and any firemen of good moral character in North Carolina, and belonging to an organized fire company, who will comply with the requirements of the constitution and by-laws of the North Carolina State Firemen's Association may become a member of said association.

6062. **APPLIED TO MEMBERS OF REGULAR FIRE COMPANY.** The provisions of this chapter shall apply to any fireman who is a member of a regularly organized fire company, and is a member in good standing of the North Carolina State Firemen's Association.

**Art. 2.—Fund Derived From Fire Insurance Companies**

6063. **FIRE INSURANCE COMPANIES TO REPORT PREMIUMS COLLECTED.** Every fire insurance company, corporation, or association doing business in any incorporated town or city in North Carolina that has, or may hereafter have, a regularly organized fire department under the control of the mayor and city council or other governing body of said town or city, and which has in serviceable condition for fire duty apparatus and equipment amounting in value to one thousand dollars or more, and which enforces the fire laws to the satisfaction of the in-

insurance commissioner shall return to the insurance commissioner of the state of North Carolina a just and true account of all premiums collected and received from all fire insurance business done within the corporate limits of such towns and cities during year ending December thirty-first, or such portion thereof as they may have transacted such business in such towns and cities. Such companies, corporations, or associations shall make said returns within sixty days from and after the thirty-first day of December of each year.

6064. TAX ON RECEIPTS FOR PREMIUMS. Every fire insurance company, corporation or association as aforesaid shall, within seventy-five days from December thirty-first of each year, deliver and pay to the state insurance commissioner the sum of fifty cents out of and from every one hundred dollars, and at that rate, upon the amount of all premiums written on fire and lightning policies covering property situated within the incorporated limits of such towns and cities during the year ending December thirty-first in each year, or for such portion of each year as said company, corporation, or association shall have done business in said towns and cities.

6065. INSURANCE COMMISSIONER TO INVESTIGATE RETURNS AND COLLECT TAX. Every such company, corporation, or association shall make accurate returns of all business done, both on fire and lightning insurance, covering property situated within the limits of such towns and cities; and in case any fraud, misrepresentation, or mistake of any returns, as provided for in this article, be apparent, it shall be the duty of the insurance commissioner to investigate such returns and collect the amount which he shall find to be due.

6066. PENALTY FOR FAILURE TO PAY TAX. Every fire insurance company, association, or corporation aforesaid which shall knowingly or wilfully fail or neglect to report or pay over any of the money due on premiums as aforesaid, at the times and in the manner specified in this article, or shall be found upon examination to have made a false return of business done by them, shall for each offense forfeit and pay the sum of three hundred dollars for the use and benefit of the fire department of such town or city, to be recovered in a civil action in the name of the town or city.

6067. INSURANCE COMMISSIONER TO PAY FUND TO TREASURER. The insurance commissioner shall deduct the sum

of five per cent. from the money so collected from the insurance companies, corporations, or associations, as aforesaid, and pay the same over to the treasurer of the State Firemen's Association for general purposes and the remainder of the money so collected from the insurance companies, corporations, or associations, as aforesaid, doing business in the several towns and cities in the state having, or that may hereafter have organized fire departments as provided in this article, said insurance commissioner shall pay to the treasurer of each town or city to be held by him as a separate and distinct fund, and he shall immediately pay the same to the treasurer of the local board of trustees upon his election and qualification, for the use of the board of trustees of the firemen's local relief fund in each town or city, composed of five members, residents of said city or town as hereinafter provided for, to be used by them for the purposs as named in section 6069.

6068. TRUSTEES APPOINTED; ORGANIZATION. In each town or city complying with and deriving benefits from the provisions of this article there shall be appointed annually in January, a local board of trustees, known as the trustees of the firemen's relief fund, to be composed of five members, two of whom shall be named by the members of the local fire department, two by the mayor and board of aldermen or other local governing body, the remaining member by the State insurance commissioner, all to hold office for two years, or until their successors are appointed, and to serve without pay for their services. They shall immediately after appointment organize by electing from their members a chairman and a secretary and treasurer, which two last positions may be held by the same person. The treasurer of said board of trustees shall give a good and sufficient bond in a sum equal to the amount of moneys in his hands, to be approved by the insurance commissioner, for the faithful and proper discharge of the duties of his office. ✓

6069. DISBURSEMENT OF FUND BY TRUSTEES. The board of trustees shall have entire control of the funds derived from the provisions of this article, and shall disburse the funds only for the following purposes:

1. To safeguard any fireman in active service from financial loss, occasioned by sickness contracted or injury received while in the performance of his duties as a fireman.

2. To provide a reasonable support for those actually de-

pendent upon the services of any fireman who may lose his life in the fire service of his town, city or state, either by accident or from disease contracted or injury received by reason of such service. The amount is to be determined according to the earning capacity of the deceased.

3. To safeguard any fireman who has honorably served for a period of five years in the fire service of his city or town from ever becoming an inmate of any almshouse or actually dependent upon charity.

4. To provide for the payment of any fireman's assessment in the Firemen's Fraternal Insurance Fund of the State of North Carolina, if the board of trustees find as a fact that said fireman is unable to pay the said assessment by reason of disability.

6070. TRUSTEES TO KEEP ACCOUNT AND FILE REPORT; EFFECT OF FAILURE. The board of trustees shall keep a correct amount of all moneys received and disbursed by them, and shall at the annual meeting of the North Carolina State Firemen's Association render an itemized statement of the same, for publication in the annual report, a copy of which report shall be made annually to the state insurance commissioner; and in case any board of trustees in any of the towns and cities benefited by this article shall neglect or fail to perform their duties, or shall willfully misappropriate the funds entrusted to their care, or shall neglect or fail to report at the annual meeting at the state association, then the insurance commissioner shall withhold any and all further payments to said board of trustees, or their successors, until the matter has been fully investigated by an official of the State Firemen's Association, and adjusted to the satisfaction of the state insurance commissioner. Should such payments be unadjusted for a period of fifteen months from the time when such payments would otherwise have been made then the insurance commissioner shall pay over the said amount to the treasurer of the North Carolina State Firemen's Association and shall constitute a part of the firemen's relief fund.

6071. MUNICIPAL CLERK TO CERTIFY LIST OF FIRE COMPANIES; EFFECT OF FAILURE. The clerk of any city, town or village or other municipal corporation having an organized fire department shall, on or before the 31st day of October in each year, make and file with the insurance commissioner his certificate, stating the existence of such department, the number of

steam, hand or other engines, hook and ladder trucks and hose carts in actual use, the number of organized companies, and the system of water supply in use for such departments, together with such other facts as the insurance commissioner may require, on a blank to be furnished by him. If the certificate required by this section is not filed with the insurance commissioner on or before October thirty-first in any year, the city, town or village so failing to file such certificate shall forfeit the payment next due to be paid to said board of trustees, and the insurance commissioner shall pay over said amount to the treasurer of the North Carolina State Firemen's Association and same shall constitute a part of the firemen's relief fund.

6072. FIRE DEPARTMENTS TO BE MEMBERS OF STATE ASSOCIATION AND SEND DELEGATE TO MEETING. For the purpose of supervision and as a guaranty that the provisions of this article shall be honestly administered in a business-like manner, it is provided that every department enjoying the benefits of this law shall be a member of the North Carolina State Firemen's Association, send at least one accredited delegate to the annual meeting of said association and comply with its constitution and by-laws. If the fire department of any city, town or village shall fail to send at least one delegate to the annual meeting of the State Firemen's Association and otherwise fails to comply with the constitution and by-laws of said Association said city, town or village shall forfeit its right to the next annual payment due from the funds mentioned in this article, and the insurance commissioner shall pay over said amount to the treasurer of the North Carolina State Firemen's Association and same shall constitute a part of the firemen's relief fund: Provided, however, That the failure of any department to have a delegate or representative present at the annual meeting of the association shall not have such effect if in the opinion of a majority of the Executive Committee of said association such delegate or representative had a valid excuse for his failure so to attend.

6073. NO DISCRIMINATION ON ACCOUNT OF COLOR. Inasmuch as there are in a number of towns and cities of this state fire companies composed exclusively of colored men, it is expressly provided that the local board of trustees shall make no discrimination on account of color in the payment of benefits. The treasurer of the North Carolina State Firemen's Association shall pay to the treasurer of the North Carolina State Volunteer Firemen's Association one-sixth of the funds arising

from the five per cent. paid him by the insurance commissioner each year, to be used by said North Carolina State Volunteer Firemen's Association for general purposes.

Sec. 2. That all laws and clauses of laws in conflict with the provisions of this act are hereby repealed.

Sec. 3. That this act shall be in force and effect from and after its ratification.

In the General Assembly, read three times and ratified, this 21st day of February 1925.

## CONSTITUTION

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### Article I.

Section 1.—This organization shall be known as the North Carolina State Firemen's Association.

### Article II.

Section 1.—The officers of this Association shall consist of a President, Vice-President, Secretary, Treasurer and Statistician, and they shall constitute the Executive Committee and will hold their respective offices for one year, or until their successors shall be elected and qualified.

### Article III.

Section 1.—The members of the Association shall consist of the several Chiefs and Assistant Chiefs of the Fire Departments, Fire Marshalls, Suprintendents of Fire Alarm, Superintendents of Waterworks, Building and Electric Inspectors, and each regular organized fire Company in the several Fire Departments of the State; said persons and companies complying with the provisions of the Constitution and By-Laws of this Association, and all individual members of such fire companies, who comply with the provisions of the Constitution and By-Laws of this Association, shall, also, by virtue of their membership of such companies, be members of this Association for the purpose of participating in the benefits of this Association, and the funds disbursed by it, so long as said company remains a member of the Association, and no longer. But should any member fail to pay his per capita tax, when called for, and in accordance with the By-Laws of this Association, he shall be debarred from the privileges of this Association.

Section 2.—Any member injured or made sick by disease contracted in the actual discharge of his duty as a Fireman, shall be entitled to the benefits from the "Firemen's Relief Fund" of this Association, as set forth and contained in the By-Laws of said Association; and should death result from such injury or sickness the widow, if any, of such deceased fireman shall receive such an amount and for such purposes as is set forth and contained in the By-Laws of this Association, and in case there is no widow, then the Company of which such deceased fireman was a member shall receive such an amount and for such purposes



as is set forth and contained in the By-Laws of this Association.

Section 3.—Every person or company eligible and desiring to become a member of this Association shall make application to the Secretary, and at the same time pay to him the prescribed membership fee, and thereupon, if such applicant or company be eligible he or such company shall become a member of this Association.

Section 4.—All companies represented in this Association must be in full accord and in good standing in the Fire Department of the city, town or village where they are located, and if at any time they are not so, they shall forfeit all rights to membership in this Association, and companies that do not affiliate with the fire Department of the City, Town or Village where they are located shall not be entitled to membership in this Association.

#### Article IV.

Section 1.—The annual meetings of the Association shall be held at such place as the Association shall select, if said Association selects such place, and if not, then the Executive Committee shall select the place, and the said Executive Committee shall select the time of holding all annual meetings of the Association.

Section 2.—A failure to hold any annual meeting at the time designated in the Constitution shall in no wise make a dissolution of the Association.

Section 3.—The Executive Committee shall meet at such time and place as they may decide, on a call of the President or a majority of said Committee.

#### Article V.

Section 1.—If any vacancy shall occur by reason of death, resignation or otherwise of any of the officers of this Association, such vacancy shall be filled by the Executive Committee for the unexpired term for which said officer was elected.

#### Article VI.

Section 1.—This Association shall have the power, to alter, amend, repeal or revise this Constitution and the By-Laws by a two-thirds vote of the members of the Association present entitled to vote; provided the proposed amendment shall have been submitted in writing at a previous meeting of the Executive Committee.

## BY-LAWS

### DUTIES OF OFFICERS.

#### Article I.

Section 1.—It shall be the duty of the President to preside over the meetings of the Association and to counter-sign all orders, warrants or vouchers duly granted by the Association, Executive Committee or other officer of the Association. He shall receive \$250.00 compensation as annual salary, to be paid quarterly by warrant on the Treasurer issued by the Secretary and counter-signed by the President.

Section 2.—It shall be the duty of the Vice-President to perform all the duties of the President in his absence.

Section 3.—It shall be the duty of the Secretary to keep a complete record of all the proceedings of the Association; to receive and answer all communications pertaining to the Association; to keep a roster of the names of the different companies composing the Association and the individual members thereof; to collect the membership fee and the per capita tax, and to pay the same over to the Treasurer, taking his receipt therefor; and to issue all warrants and vouchers for the payment of all moneys expended by the Association or any officer thereof. He shall execute a bond in the sum of One Thousand Dollars to this Association for the security of all funds in his hands, to be approved by and filed with the President. All property, books and records in the hands of the Secretary are, and shall remain the property of the North Carolina State Firemen's Association. He shall receive \$600.00 compensation as annual salary, to be paid quarterly by warrant on Treasurer, issued by the Secretary and counter-signed by the President.

Section 4.—The Treasurer shall receive all moneys collected by the Secretary and give a receipt to him for the same; to collect and receive annually from the State Treasurer the amount appropriated by the Legislature for the Firemen's Relief Fund; to collect and receive from the Insurance Commissioner the five per cent of the money collected from the Insurance Companies as prescribed by law in Section 6067 of the Consolidated Statutes of North Carolina. He shall disburse no moneys except on order issued by the Secretary and counter-signed by the President. At the annual meetings of the Association he shall make a full report

of all the moneys received and disbursed by him. He shall execute a bond to the State of North Carolina as prescribed by law, which bond shall be approved by and filed with the Treasurer of the State of North Carolina, and shall make a detailed report to the said Treasurer of the State of North Carolina of the yearly expenditures of the Firemen's Relief Fund. He shall also, execute a bond in the sum of Seven Thousand Five Hundred Dollars to this Association for the security of the General Fund, to be approved by the President and filed with the Secretary of this Association. All property, books and records in the hands of the Treasurer are, and shall remain the property of the North Carolina State Firemen's Association. He shall receive \$200.00 compensation as annual salary, to be paid quarterly by warrant on the Treasurer issued by the Secretary and counter-signed by the President.

Section 5.—It shall be the duty of the Statistician to correctly compile the statistics of each village and city in the State of all matters pertaining to the fire service, annually correcting the previous reports, which shall include everything of interest to our firemen, and to be so arranged as to be comprehensive in every detail. The expenses of all printing, printed matter and postage necessary in the sending for and receiving such information shall be paid by the Association. He shall receive \$75.00 compensation as annual salary, to be paid annually by warrant on the Treasurer issued by the Secretary and counter-signed by the President.

Section 6.—It shall be the duty of the Executive Committee to have published the proceedings of the Association; to transact all business of the Association during the time intervening between the annual meetings of said Association; to advise the Treasurer in the management of all funds of the Association. At all meetings of the Executive Committee a majority of the committee shall constitute a quorum, and a majority of such quorum may determine all questions and transact all business the same as if all the said committee were present.

Section 7.—The expenses of the President when absent from home upon business of the Association, and while attending the annual meetings and special meetings of the Association, to be incurred at his discretion, shall be paid upon warrant issued by the Secretary and counter-signed by the President, and the expenses of the other officers of the Association when absent from home upon business of the Association, and while attending the annual meetings and special meetings of said Association shall likewise be paid upon warrant issued by the Secretary and counter-signed by the President.

Section 8.—All moneys expended under this Article shall be paid out of the General Fund of this Association, and not from the Firemen's Relief Fund. Provided, that the salary of the Treasurer and printing of the minutes each year may be paid out of the Firemen's Relief Fund.

## MEMBERSHIP.

### Article II.

Section 1.—Each fire Company shall pay a membership fee of Five Dollars, and each Fire chief, Assistant Chief, Fire Marshal, Superintendent of Fire Alarm, Superintendent of Waterworks, Building and Electric Inspectors, shall pay an annual fee of One Dollar, and all other members an annual fee of Fifty Cents each.

Section 2.—The annual fees above mentioned shall be paid on or before the first day of January of each and every year, in advance for the ensuing year. And all members who fail to comply with this provision shall, thereon and by reason of such failure, cease to be members of this Association, and can not again become members of this Association except by new application, made in regular form, and paying the prescribed fee for membership.

Section 3.—Any individual or company, members of this Association, who, at any time, fail to act in a gentlemanly manner, may upon charges brought before the Association be expelled from said Association by a majority vote of the membership.

Section 4.—Any Honorary Fireman may, upon the payment of the annual fees, become a member of the Association, with all rights and Privileges of any other member, except such Honorary Fireman shall not participate in the Firemen's Relief Fund.

## SICK AND DEATH BENEFITS.

### Article III.

Section 1.—Any member of this Association injured or made sick by disease contracted in the actual discharge of his duties as a fireman, shall be entitled to the benefits from the "Firemen's Relief Fund" of this Association, as follows: At the rate of \$4.00 per day while totally unable to attend to his ordinary business by reason of such injury or sickness for a period not exceeding one hundred days; but the Executive Committee may extend such benefits for good cause shown to the next annual meeting of the Association next after the expiration of the said period of one

hundred days, and the Association at said annual meeting will, at its pleasure, determine the time for which such benefits may be received; and in case of death from such injury or sickness, this Association shall pay to the widow of the deceased \$300.00 for funeral expenses, and should the deceased leave no widow, this amount shall be paid to the Treasurer of the Company of which the deceased was a member to be used by said Company to defray his funeral expenses. Provided that no fireman shall be entitled to receive any benefits under this section until the local Firemen's Relief Fund of his City or Town shall have been exhausted.

Section 2.—The Chief or Acting Chief shall certify before a Magistrate, Notary Public or other officer authorized to administer oaths on blank form furnished by the Secretary of this Association, all particulars regarding such case where a benefit is required, accompanied by a certificate of the attending physician, said certificate to be made on a blank furnished by the Secretary of this Association.

Section 3.—Applications for benefits shall be made to the Secretary in compliance with the form to be furnished by the Secretary for that purpose, and shall be made within thirty days after receiving the injury or contracting the disease complained of; but said time for making said application may be extended by the Executive Committee for good cause shown.

Section 4.—The action of this Association upon all questions that may arise as to granting or refusing relief and benefits, both as to the amount thereof and the person claiming, and upon all questions relating to the right or claim of membership, shall be final and conclusive, and the action of the Executive Committee upon said questions shall in like manner be final and conclusive until the same be changed by the Association at its annual meetings.

## RULES GOVERNING HOSE COMPANIES

### HAND REEL CONTEST.

#### Two To Enter.

Sixteen men and a foreman allowed.

Reel to carry not less than 148 feet of standard two and one-half inch hose to be connected on the start as when ready for duty to fires (three full threads) to run 100 yards, unreel not less than 98 feet of hose, attach same to plug, screw pipe to hose (any size nozzle,) throw water in quickest time. Water to show opposite or beyond the hydrant, or company shall be ruled out. The plug must be closed at the time of the company starting on the run, and shall be opened by the wrenchman. No straps or snap couplings allowed.

No company shall be allowed to assist another. In the run each company is required to furnish a roll of its members to the Secretary of the Association on the morning after the first day, as early as possible. Fifteen minutes will be allowed each company, failing to start within that time shall be ruled out. Two enteries required. No one allowed inside ropes except the company making the run. The company making the best time wins the first prize. No company allowed to enter more than one team.

### GRAB RACE CONTEST.

Company to run 50 yards, grab reel and run 50 yards to plug, unreel not less than 48 feet of hose, attach same to plug and throw water—drag rope to be put up or down (optional with company). Plug must be closed when company starts to run same as Reel Contests. Couplings to be broken opposite or beyond plug. Should butt nozzle blow off, company to be ruled out.

### HORSE REEL RACE.

#### Two To Enter.

Companies allowed the use of any four-wheeled Hose Carriage or Wagon, either one or two-horse, to carry not less than 250 feet standard two and one-half inch natural unstretched hose. Car-

riage or Wagon to be weighed; weight for one horse not less than 1,000 pounds, exclusive of driver and men; the driver, buttman and coupling breaker shall ride on Carriage or Wagon, horse or horses to be hitched to hose Carriage and Wagon and to be given a moving start of 50 yards behind the actual starting line. The starting to be so located as to be a 200 yards run for horse to hydrant, where company is to unreel. Time to be taken when front wheels of wagon pass over starting line until water shows, unreel not less than 250 feet of hose, break couplings and attach pipe and show water. Water must show within 50 feet of 250 foot line; hose to be reeled on carriage or placed on wagon, connected with three full threads. The plug must be closed at the time of the company starting and cannot be opened until hose is first started to be unreeled. Companies allowed five men in addition to those who ride, and can be placed in such positions as desired. Time taken from the first signal until water shows. It butt, or pipe blows off company shall be ruled out and hose must be let go before pressure is taken off. Where ballast is used the certificate must show the kind of ballast and weight of same.

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## OTHER EVENTS

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### ONE HUNDRED YARD FOOT RACE.

Men to run 100 yards. Two men to be selected by the captain of each company. The one making the best time wins the prize.

### GENERAL RULES.

All contestants will be required to take part in the parade, unless excused for satisfactory reasons, same to be made in writing.

In no case will a second trial be allowed.

Each company's run will be decided by lot.

Captains will select all judges on the morning of the contest. All competing companies must furnish the judges with weight of apparatus—to be weighed on city scales.

Companies wishing couplings—city standard, eight threads to the inch—will be furnished with the same on application to the Chief of Fire Department.

Hose will be furnished on the day of contest, if desired.

No person will be allowed to enter any of the contests unless he is a bona fide member of the company with which he enters.

N. B.—Judges must be governed by the above rules, as no changes will be allowed under any circumstances.



## **RULES GOVERNING MOTOR CONTEST AT FAYETTEVILLE CONVENTION AND TOURNAMENT 1920.**

Rule 1. Contest shall be to test the efficiency of the men, and not for speed of truck.

Rule 2. Team shall consist of not more than 8 men, one of whom shall be captain. Team to be sub-divided into 2 sub-teams, one for the Hose contest and one for the Chemical contest. The Hose team to consist of 1 wrenchman, 1 buttman, 1 slack-puller, 1 coupling-breaker and 1 nozzleman. The Chemical team to consist of 2 laddermen and 1 climber—3 men; total, 8 men.

Rule 3. Truck shall be furnished by the city where Tournament is to be held. Same truck to be used by all teams alike. A competent chauffeur to be furnished by the city, to drive for all alike. He shall be sworn to give as near as is humanly possible the same start, the same speed and same finish to all teams alike.

Rule 4. Truck to start from a standstill with men on truck, from a point not less than 200 yards from hydrant; to run with fair speed, same to all, breaking string that sounds starting gong at hydrant, 100 feet from hydrant, and pass hydrant and come to a full stop opposite the ladder-shed, which shall be erected on the opposite side of the street, 50 feet beyond the hydrant. (Hydrant to be on right, ladder shed to be on left.)

Rule 5. Men to jump from truck, remove cap, connect hose to hydrant, lay 2 sections of hose, break coupling, attach nozzle and show water at nozzle. The Chemical men to upship ladders, place same against ladder-shed; the climber to mount same and touch top of ladder-shed with his chemical nozzle. Ladder to be standard 24-foot extension truck ladder.

Rule 6. There shall be two sets of timers, one for the Hose contest, and one for the Chemical contest. Hose contest shall be WET, the chemical contest to be DRY. Time shall be taken by both sets of timers at the sound of the starting gong—until water shows at nozzle for the Hosemen, and from the touch of the chemical nozzle at top round of ladder-shed by the Chemical men.

Rule 7. In the Water Contest, coupling must be broken and water shown, opposite or beyond hydrant; hose must be laid in truck, same as for fire service; second coupling (the one to be

broken) to be on 3 full threads and placed in truck, beyond the reach of the coupling breaker, until hose is commenced to be laid; buttman and slack-puller allowed not more than 15 feet of slack to jump with; cap on hydrant to be on 3 full threads.

Rule 8. The time of the Hose service and the Chemical service to be kept separate. Separate prizes to be given to the winners in each contest.

Rule 9. A neutral judge who is not in any way connected with the team making the run, to ride on truck and report any infraction of the above rules.

Rule 10. No one except members of team starting with truck allowed to assist in any particular.

The General rules of the Association to govern Judges in making all decisions.

**CONSTITUTION AND BY-LAWS OF  
THE FIREMEN'S FRATERNAL INSURANCE FUND OF THE  
NORTH CAROLINA STATE FIREMEN'S ASSOCIATION**

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**NAME AND OBJECT.**

Article 1. The name of this Association, which is organized by voluntary agreement of its members and under resolutions duly adopted by the North Carolina State Firemen's Association, shall be known as "Firemen's Fraternal Insurance Fund of the State of North Carolina."

Article 2. The objects of said Association shall be to cement more firmly the bonds of fraternity and friendship now existing between the members of THE NORTH CAROLINA STATE FIREMEN'S ASSOCIATION.

Article 3. The Firemen's Fraternal Insurance Fund shall be created and maintained by assessment made upon its members, which shall become due and payable as provided in the By-Laws of the Association.

**GOVERNMENT**

Article 1. The Firemen's Fraternal Insurance Fund shall be under the general control and supervision and management of the Executive Committee of the North Carolina State Firemen's Association.

Article 2. The Executive Committee shall make a report at each and every Annual Meeting of the North Carolina State Firemen's Association, at its first business session.

**BY-LAWS AND REGULATIONS.**

The officers of the Firemen's Fraternal Insurance Fund shall be the Executive officers of the North Carolina State Firemen's Association.

**MEMBERSHIP.**

1. Any active member in good standing with the State Association, and any Honorary member who has served five years as a fireman, in good standing with the State Association shall be eli-

gible for membership in THE FIREMEN'S FRATERNAL INSURANCE FUND.

2. Any member whose name shall have been dropped from the Roll of Members for non-payment of assessments may be reinstated in his membership upon application, and upon a showing that he is in good health at the time, and upon paying to the Secretary the sum of \$2.20, together with all past due assessments: Provided, however, that said application for reinstatement shall be made within twelve months after the time his name shall have been dropped from the roll, and, Provided, further, that no member so in default shall be allowed more than one application for reinstatement.

#### BENEFICIARIES AND CERTIFICATES.

3. A Certificate of Membership shall be issued to each member of THE FIREMEN'S FRATERNAL INSURANCE FUND OF THE STATE OF NORTH CAROLINA, signed by the President and Secretary, which certificate, among other things, shall set forth the name, age, place of residence of the member, and also the name, age, place of residence and relationship of the Beneficiary named and designated by the member at the time of his application.

4. The Beneficiary shall be named and designated by the member at the time of his application for membership, and shall be a near relative of the applicant. Provided, that in exceptional cases, and with the consent of the Executive Committee, the applicant may designate his estate as beneficiary.

5. The designated Beneficiary may be changed at the pleasure of the member upon surrender of his Certificate of Membership upon the payment of a fee of \$1.00, and thereupon a new Certificate of Membership, with the name of the new beneficiary therein stated, shall be issued to him. Upon surrender of any Certificate, the President and Secretary shall cancel the same.

6. In case the certificate of Membership shall be lost or destroyed, and a member desires to procure a new Certificate of Membership or desires to change the beneficiary designated therein, he shall have the resigned beneficiary, if living, join in the application for a new certificate, or for change of the Beneficiary; Provided, that in case the designated beneficiary be dead, proof of such fact must accompany the application for a new certificate, or for change of the beneficiary.

7. In case the designated beneficiary shall pre-decease the member, and the member shall die without having designated a new

beneficiary, then, and in that event, the amount payable under the Certificate of Membership shall be payable to the heirs at law or legatees of such deceased member, according to the laws of the State, of which the deceased member was a citizen at the time of his death.

#### PAYMENT OF BENEFICIARY FUND

Upon receiving satisfactory notice of the death of a member of THE FIREMEN'S FRATERNAL INSURANCE FUND OF THE STATE OF NORTH CAROLINA, the President and Treasurer shall immediately forward to the beneficiary designated in the Certificate of Membership, if living, or to the heirs at law or legatees of such deceased member, if known, and the designated beneficiary be dead, a check for a sum of not less than Two Hundred and Fifty Dollars, if so much be in the Treasury at the time, and as soon thereafter as practicable, not exceeding sixty days, the balance collected upon the assessment made on account of the death of such deceased member: Provided, that no amount greater than One Thousand Dollars of the sum collected upon the assessment made for the death of any deceased member shall be paid to the designated beneficiary, if living, or to the heirs at law or legatees of the deceased member, if the designated beneficiary be dead at the time of the levy and collection of such assessment, Provided, further that One Dollar from every assessment in excess of One Thousand Dollars collected from members shall go to establish a surplus fund.

#### ASSESSMENT AND BENEFICIARY FUND.

1. Each member of the North Carolina State Firemen's Association becoming a member of the Firemen's Fraternal Insurance Fund of the State of North Carolina shall pay in advance to the Secretary, the sum of \$2.20 which shall constitute the first two assessments.

2. Upon the death of any member of the Association, there shall be levied upon each member an assessment of \$1.10, and there shall be levied as many assessments as there shall be deaths of members, to the end that the primary fund arising from the first two assessments shall be maintained intact as nearly as possible.

3. All assessments shall be levied by the Secretary, notice of which shall be promptly given to each member, and shall be payable to said President and Secretary within thirty days after the same shall have been levied.

4. Any member who shall fail to pay the assessment levied, and

being in default in payment thereof for thirty days after notice of such assessment, shall cease to be a member of THE FIREMEN'S FRATERNAL INSURANCE FUND OF THE STATE OF NORTH CAROLINA, and shall forfeit all interest therein, unless reinstated as herein provided.

5. The sum arising from assessments shall be apportioned and applied as follows: Ten (10c) cents to each assessment shall be applied to the account of salary and expenses of one (\$1.00) Dollar thereof, not to exceed One Thousand Dollars, as heretofore provided, to the beneficiary of the member for whose death the assessment may be levied.

6. Upon payment of the full amount collected upon an assessment on account of the death of any member of the Fund, the President and Secretary shall cancel the certificate of membership of such deceased member.

#### AMENDMENTS.

These By-Laws and Regulations may be repealed, amended or added to by a vote of two-thirds of the Executive Committee at any regular meeting, or at a meeting called for that purpose, same to be subject to approval of the NORTH CAROLINA STATE FIREMEN'S ASSOCIATION at its next regular meeting.

Application blanks and Forms of Certificate of Membership were offered for inspection and the question of the exact forms left open for future action.

Upon motion of Capt. McNeill the election of a board of directors resulted as follows: James H. Wood, Jno. L. Foister, Charles Schnibben, R. E. Currier and Jno. L. Miller, the same persons as now constitute the Executive Committee of The North Carolina State Firemen's Association. The work of the incorporators having been completed, the meeting was adjourned.

JNO. L. MILLER, Temporary Secretary.

**RECORDS.****Reel Contest (100) Yards**

2:30 P. M. Thursday July 16th, 1925.

Teams	Time in Sec.
Burlington .....	0
Spencer (Shop) .....	20
Winston-Salem .....	18
Concord No. 3 .....	19
East Spencer .....	19

**WINNERS**

Winston-Salem 1st .....	\$150.00
Concord No. 3 2nd .....	125.00
East Spencer 3rd .....	100.00

**GRAB**

	Time in Sec.
Burlington .....	17 4-5
Spencer (Shop) .....	16 2-5
Winston-Salem .....	17 2-5
Concord No. 3 .....	18 1-5
East Spencer .....	0

**WINNERS**

Spencer (Shop 1st .....	\$150.00
Winston-Salem 2nd .....	125.00
Burlington 3rd .....	100.00

**JUDGES**

P. E. Morrow, W. C. Norris, C. E. Tesh, E. G. Sherrill, J. H. Kesler.

**TIMERS**

J. C. Kesler, W. W. Barrow, Dr. W. S. Long, Jr., J. B. Flora, R. E. Snow, W. H. Palmer.

**MOTOR CONTEST****WATER AND CHEMICAL**

9:30 A. M. July 16th, 1925.

Teams	Water	Chemicals
	Time Sec.	Time Sec.
Thomasville .....	9	9 3-5
Hickory No. 2 .....	10	0



Sanford .....	0	9
Concord No. 3 .....	0	10 2-5
Statesville No. 2 .....	8 4-5	10
Kernersville .....	0	0
East Spencer .....	0	13
Reidsville .....	0	10
Albemarle .....	11 4-5	8
Lexington No. 1 .....	0	0
Fayetteville .....	9 2-5	11
Statesville No. 1 .....	0	0
New Bern (Atlantic) .....	9 4-5	0
Morganton .....	10 2-5	0
Kinston		
Lexington No. 2 .....	9	9 1-5
Henderson .....	10	14 4-5
Burlington No. 2 .....	10	11
Rocky Mount .....	0	10 4-5
Concord No. 4 .....	0	0
High Point .....	0	9
Gibsonville .....	0	0
Canton .....	0	10 2-5
Biltmore .....	11	0

## WINNERS

	Water	Chemicals
1st Statesville .....	\$150.00	
2nd Thomasville .....	125.00	
3rd Lexington .....	100.00	
1st Albemarle .....		\$150.00
2nd High Point .....		125.00
3rd Sanford .....		100.00

## 100 YARDS DASH

1st Craig Shuford  
 2nd P. E. Goins  
 3rd C. O. Thomas

## Horse Hose Wagon Contest.

## Records.

Team	Time in Sec.
1907—Asheville, No. 2 .....	29 4-5
1908—Eclipse, Goldsboro .....	34 1-4
1909—Asheville No. 1 .....	26 1-3
1910—Kinston .....	29

1911—New Bern, No. 1 .....	26 1-2
1912—New Bern, No. 1 .....	33 2-5
1913—New Bern, No. 1 (Riverside) .....	30 3-5
1914—Burlington .....	30 3-5
1915—Morehead City, No 1 .....	29 2-5
1916—Kinston, No. 2, Morehead City 1 .....	27 2-5

### Hand Reel Contest

Team	Time in Sec.
1907—Salem .....	26 3-5
1908—Southside, (Chestnut Hill) .....	25
1909—Spencer .....	23 3-5
1911—Southside (Chestnut Hill) .....	22 3-5
1912—Chapel Hill .....	25
1913—Chapel Hill .....	24
1914—Chapel Hill .....	24 1-5
1915—Chapel Hill .....	23 2-5
1916—Spencer (Shop Team) .....	22 2-5
1920—Spencer (Shop Team) .....	22 2-5
1920—Spencer .....	18
1921—Spencer .....	18
1922—Winston-Salem .....	22
1923—Winston-Salem .....	18 3-5
1924—East Spencer .....	18
1925—Winston-Salem .....	18

### Grab Races

Team	Time in Sec.
1907—Southside (Chestnut Hill) .....	19
1907—Salem .....	17 3-5
1909—Spencer .....	17 4-5
1910—Spencer .....	17
1911—Spencer .....	16 4-5
1912—Southside (Chesnut Hill) .....	18
1913—Spencer (Shop Team) .....	17
1914—Chapel Hill .....	18 2-5
1915—Spencer (Shop Team) .....	17 3-5
1916—Spencer (Shop Team) .....	16 2-5
1921—Chapel Hill .....	18 4-5
1922—Winston-Salem .....	20 1-5
1923—East Spencer .....	16 3-5
1924—Winston-Salem .....	19
1925—Spencer (Shop Team) .....	16 2-5

**Motor Contest**

CHEMICALS		WATER	
	Sec.		Sec.
Mooreville .....	17 1-5	1920—Statesville .....	12
Statesville .....	8 4-5	1921—Statesville .....	10 2-5
Asheville .....	9 2-5	1922—High Point .....	9 2-5
High Point .....	9	1923—Statesville No. 2 .....	9 2-5
Sanford .....	8 1-5	1924—Thomasville .....	10 2-5
Albemarle .....	8	1925—Statesville .....	8 4-5









# Are Your Loved Ones Protected?

A POLICY IN THE FIREMEN'S  
FRATERNAL INSURANCE  
FUND WILL DO IT

OVER 1,900 FIREMEN IN NORTH  
CAROLINA HAVE IT.  
WHY NOT YOU?

For Firemen Only  
Ask Your Chief